

RHB INVESTMENT BANK BERHAD
GENERAL TERMS & CONDITIONS

1. GENERAL DECLARATION BY THE APPLICANT:

I / We (“The Applicant”) hereby declare that:-

- 1.1 The Applicant, being an individual, has not been adjudicated or declared a bankrupt and has not committed an act of bankruptcy and has no knowledge of any bankruptcy petition presented against him / her in any court of competent jurisdiction.
- 1.2 The Applicant, being a corporate body, has not convened a meeting of its creditors or proposes or makes any arrangement or composition with, or any assignment for the benefit of its creditors, nor has a petition been presented or a meeting been convened for the purpose of considering a resolution for the winding up of, or other steps are taken for making of an administration order against the Applicant (other than for the purpose of reconstruction).
- 1.3 The Applicant, being an individual is not under the employment of another Participating Organization (as defined in the Rules of Bursa Malaysia Securities Berhad (“Bursa Securities”).
- 1.4 The Applicant has not been listed as a defaulter by Bursa Securities or any other stock exchanges recognized by Bursa Securities. The Applicant further acknowledges that RHB INVESTMENT BANK will from time to time perform credit checks on the Applicant and the Applicant further consents to RHB INVESTMENT BANK performing such credit checks against databases available to RHB INVESTMENT BANK including but not limited to databases maintained by independent credit database providers and regulatory authorities.
- 1.5 The Applicant acknowledges that this application is subject to the approval of RHB INVESTMENT BANK and RHB INVESTMENT BANK has the absolute discretion to approve or reject this application without assigning any reasons thereto. In addition, upon the occurrence of any of the events mentioned in (1.1), (1.2), (1.3) and / or (1.4) above, the Applicant agrees and undertakes to immediately cease trading and shall forthwith notify RHB INVESTMENT BANK in writing of the occurrence of such event(s). The Applicant agrees that until written notice of such event is given to RHB INVESTMENT BANK, all orders carried out by the Applicant under the Account(s) shall be valid and enforceable against the Applicant.
- 1.6 The Applicant undertakes to notify RHB INVESTMENT BANK in writing of any changes in the information provided herein by the Applicant. The Applicant agrees that any such changes shall be effective three (3) days after RHB INVESTMENT BANK’s receipt of the Applicant’s notice.
- 1.7 The Applicant agrees to be bound by the Rules and Regulations of Bursa Securities and any other relevant regulatory body governing dealings in securities quoted on Bursa Securities or any foreign stock exchange recognized by Bursa Securities, as the same may be in force from time to time and at any time. RHB INVESTMENT BANK reserves the right to reject any application which does not conform to the requirements of the policies and guidelines set by RHB INVESTMENT BANK.
- 1.8 The Applicant agrees that RHB INVESTMENT BANK shall be entitled to act upon and the Applicant shall accordingly be bound by any notice or other communication received by RHB INVESTMENT BANK and believed by RHB INVESTMENT BANK to have been given or made by a person authorized by the Applicant and the transaction executed pursuant to such instructions shall accordingly be binding on the Applicant. Where any instruction is ambiguous or inconsistent with any other instruction, RHB INVESTMENT BANK shall be entitled either not to act upon the instruction or to rely and act in accordance with any reasonable interpretation thereof which any officer of RHB INVESTMENT BANK believes in good faith to be the correct interpretation.

The Applicant shall not hold RHB INVESTMENT BANK liable in any way for acting on inconsistent, ambiguous or incomplete instructions.

- 1.9 RHB INVESTMENT BANK shall not be liable to the Applicant for acting upon any instructions communicated or purportedly communicated by the Applicant to RHB INVESTMENT BANK over the telephone or in writing and signed or purportedly signed by the Applicant or given or transmitted purportedly or given or transmitted by facsimile or electronic mail notwithstanding that it is subsequently shown that such instruction was not given by the Applicant. Any risks of misunderstanding, any error or loss resulting from instructions given by unauthorized persons or any error, loss or delay resulting from the use of the post, facsimile or electronic mail are entirely the risk of the Applicant for which RHB INVESTMENT BANK shall not be liable for.
- 1.10 The Applicant is aware that signatures on facsimile or electronic mail instruction may be superimposed fraudulently or without proper authority when transmitted to RHB INVESTMENT BANK and the Applicant shall give RHB INVESTMENT BANK facsimile or electronic mail instructions assuming such risks. RHB INVESTMENT BANK shall not held liable for any losses, damages, expenses, claims or liabilities suffered by the Applicant as a result of RHB INVESTMENT BANK acting upon facsimile or electronic mail instructions so long as the signatures appearing on any such facsimile or electronic mail instructions appear on verification to be or purport to be in accordance with the Applicant's specimen signature.
- 1.11 Where the Applicant enters into transactions relating to securities other than those quoted on Bursa Securities, such transactions shall wherever applicable be governed by the rules and regulations of Bursa Securities or the relevant regulatory authorities.
- 1.12 The Applicant authorizes RHB INVESTMENT BANK to verify any information furnished and the Applicant undertakes to furnish any additional information that RHB INVESTMENT BANK may require for its assessment of the application and from time to time after the application had been approved.

2. COMPLIANCE WITH LAWS, GUIDELINES AND THE COMPANY'S POLICIES AND PROCEDURES

- 2.1 The Applicant shall abide by all laws, by-laws, regulations, rules orders, directives prescribed by regulators relating to the operation of the Account and to the Applicant's trading activities with RHB INVESTMENT BANK and to all matters herein including without limitation to the Rule of Bursa Malaysia Securities Berhad ("Bursa Rules") and the rules of Recognized Exchanges ("Recognized Exchange Rules") and includes any additions, amendments or revisions that may from time to time be introduced and enforced. The Bursa Rules and Recognized Exchange Rules shall hereinafter be collectively referred to as "Exchange Rules".
- 2.2 The Applicant agrees to comply with all policies, procedures, guidelines, rules, directives and / or instructions of whatsoever nature presently and from time to time issued, given, made and / or established by RHB INVESTMENT BANK.
- 2.3 The Applicant shall at all times adhere to and comply with the Anti-Money Laundering and Anti-Terrorism Financing Act 2001 ("AMLA") with respect to all transactions or matters whatsoever and howsoever arising whether directly or indirectly with RHB INVESTMENT BANK and in particular:-
 - (a) Shall disclose to RHB INVESTMENT BANK the particulars of the ultimate beneficial owner of the account in the event the Applicant is not the ultimate owner of the said Account; and

- (b) Shall provide RHB INVESTMENT BANK with all relevant information and documents, as and when requested, for purposes of identification of the Applicant and verification of the source of funds under the “Know Your Client” principles.
- 2.4 Further, RHB INVESTMENT BANK shall when requested by Bursa Securities, Securities Commission and / or other relevant authorities, require the Applicant to disclose and the Applicant shall be bound to disclose, information and documents in relation to any dealing in securities in respect of the Applicant’s trading account(s) including but not limited to information on whether or not any dealing in the above account is carried out on another person’s behalf and in such instance, the name of, and particulars sufficient to identify the person from whom, through whom and on whose behalf the securities are dealt with by the Applicant.
- 2.5 In compliance with the applicable laws or regulations in force RHB INVESTMENT BANK may at its sole and absolute discretion:-
- (i) refrain from acting until such information as required by it is furnished by the Client to it;
 - (ii) verify such information received from the Client to its satisfaction; and
 - (iii) refrain from doing anything as a result of such information;

which would or might in its opinion, be contrary to any relevant law or regulation and may do anything which is in its opinion necessary to ensure compliance with such law or regulation. RHB INVESTMENT BANK shall not be liable for any loss or consequences of whatsoever nature arising from or due to events described in this clause.

- 2.6 The relationship between the Applicant and RHB INVESTMENT BANK as client and investment bank respectively and all transactions effected by RHB INVESTMENT BANK in pursuance thereto, shall be governed by Malaysia law. The Applicant agrees to submit to the non-exclusive jurisdiction of the courts of Malaysia.

3. OPERATION OF ACCOUNT(S)

- 3.1 As investment in securities involves risk, the Applicant agrees that RHB INVESTMENT BANK shall have the right at any time at its absolute discretion to limit any purchase or sales ordered by the Applicant. The Applicant agrees that RHB INVESTMENT BANK has the right to impose any security or deposit requirement on the Applicant to secure the purchase of any securities deemed as high risk by RHB INVESTMENT BANK at the absolute discretion of RHB INVESTMENT BANK.
- 3.2 RHB INVESTMENT BANK shall not be obliged to place any surplus funds on interest-bearing time deposits in the absence of specific and reasonable instructions from the Applicant in relation to specific sums.
- 3.3 Where RHB INVESTMENT BANK is of the view, at its sole discretion, that the continued operation of the Account of the Applicant is not to the mutual benefit of RHB INVESTMENT BANK and the Applicant, RHB INVESTMENT BANK may by notice in writing to the Applicant forthwith close the Account.
- 3.4 In the event the Applicant fails to provide adequate and clear particulars with regard to the nature and purpose of any of its payment referred to in Clause 5.4 and Clause 5.5, RHB INVESTMENT BANK shall be absolutely entitled to apply the payment(s) in such manner as RHB INVESTMENT BANK may in its absolute discretion deem fit.

- 3.5 In the event of failure of the Applicant to settle or deliver the securities to RHB INVESTMENT BANK within the required time-frame for the trading of securities, the Applicant authorizes RHB INVESTMENT BANK at its absolute discretion to carry out such “selling-out” or “buying-in” of securities to clear the Applicant’s position with RHB INVESTMENT BANK.
- 3.6 RHB INVESTMENT BANK reserves the right to appoint a dealer’s representative or replace any dealer’s representative that has been earlier assigned to the Applicant.
- 3.7 Where the Applicant trades under the Islamic Broking Scheme (“IBS”), the Applicant acknowledges that IBS is based on Syariah principles and that RHB INVESTMENT BANK will only deal for the Applicant in securities approved by the Securities Commission’s Syariah Advisory Council. RHB INVESTMENT BANK shall not be obliged to place any surplus funds in a Mudharabah account in the absence of specific instructions from the Applicant in relation to specific sums.

4. NOTIFICATION

- 4.1 All contract notes, statements of account and other documents relating to the Account of the Applicant (“Documents”) may be sent by RHB INVESTMENT BANK to the Applicant by ordinary post and / or electronic means, addressed to the Applicant at the Applicant’s last known address and / or to the last known electronic mailing address provided by the Applicant as appearing in RHB INVESTMENT BANK’s records. Notwithstanding anything stated herein, all such Documents sent to the Applicant shall be deemed to have been received by the Applicant (a) in the case of ordinary post, within two (2) days of the date of posting and (b) in the case of electronic mail, within twenty-four (24) hours from the time the electronic mail is sent. The Applicant shall be deemed to have accepted the accuracy of any Documents posted / sent by electronic means to the Applicant if no dispute is raised by the Applicant thereon within twenty-four (24) hours following the expiry of the aforesaid two (2) days or twenty-four (24) hours, as the case may be.
- 4.2 If the Applicant chooses electronic means as one of the modes of delivering all contract notes to the Applicant, the Applicant hereby accepts and assumes the inherent risks in RHB INVESTMENT BANK issuing and delivering the contract notes to the Applicant via e-mail. In the event of RHB INVESTMENT BANK’s system failure, the Applicant further authorizes RHB INVESTMENT BANK to issue and deliver the contract notes to the Applicant by ordinary post or by way of facsimile at the number provided. The Applicant further agrees that the instructions for the e-mail address(es) (and if applicable, the facsimile number) provided shall remain valid until written instructions are given by the Applicant and received by RHB INVESTMENT BANK for revocation and / or amendment of the said instructions, as the case may be.
- 4.3 RHB INVESTMENT BANK shall be entitled by notice in writing to the Applicant to vary the provisions of the General Terms & Conditions herein. Where the Applicant is not agreeable to such variations, the Applicant shall have seven (7) days from the date of the notice to object to such variations failing which such variations shall be deemed to be binding on the Applicant.

5. SETTLEMENT

- 5.1 The Applicant shall pay to RHB INVESTMENT BANK all brokerages, interests and charges relating to transactions for the Account of the Applicant which RHB INVESTMENT BANK may put through from time to time, including legal fees incurred by RHB INVESTMENT BANK on a solicitor and client basis in the enforcement of any of the Applicant’s obligations and liabilities therewith.

- 5.2 Cheque(s) / banker's draft(s) issued in payment must be made payable to "RHB INVESTMENT BANK BERHAD". RHB INVESTMENT BANK will not be held responsible where the Applicant issues payment which are made payable to a third party's name.
- 5.3 RHB INVESTMENT BANK's statement to the Applicant as to the amount due and payable to RHB INVESTMENT BANK shall save for manifest error, be conclusive evidence that such amount is in fact due and payable.
- 5.4 In making payments in the form of cheque or banker's draft, the Applicant shall state clearly on the reverse side of the cheque / banker's draft the Applicant's name, Account(s) number and nature of the payment, e.g. contract number, quantity and name of the securities, contra loss reference and such particulars as may be necessary to allow RHB INVESTMENT BANK to identify the purpose for which the payment is made. RHB INVESTMENT BANK shall not be held liable for any cheques(s) / draft(s) that may be lost, misplaced or misappropriated if such cheques(s), draft(s) had been given by the Applicant to any person other than a duly authorized personnel or agent of RHB INVESTMENT BANK.
- 5.5 In making payments by way of telegraphic transfer or by way of direct deposit of monies into the bank account of RHB INVESTMENT BANK, it shall be the responsibility of the Applicant to ensure that adequate and timely notice is given to RHB INVESTMENT BANK regarding the effecting of such payment and such notification shall include the telegraphic transfer confirmation slip, the bank-in slip, the Applicant's name, account(s) number and nature of payment, e.g. contract number, quantity and name of securities, contra loss reference and such particulars as may be necessary to allow RHB INVESTMENT BANK to identify the purpose for which the payment is made. RHB INVESTMENT BANK shall not be held liable for any payment effected by way of telegraphic transfer or direct deposit monies into the bank account of RHB INVESTMENT BANK that may be erroneously credited into a third party's account or unaccounted for by reason of insufficient or untimely information provided by the Applicant as required above.
- 5.6 RHB INVESTMENT BANK shall at all times have a general and continuing lien over all or any of the securities in its custody to secure the payment of all monies due and payable under these General Terms and Conditions. The Applicant authorizes RHB INVESTMENT BANK to deal, in any manner whatsoever as RHB INVESTMENT BANK shall deem fit, with all or any of the securities in the Account(s) including without limitation withholding or rejecting the transfer of securities for or under the Account(s) for which the Applicant has remitted payment until cleared funds have been received by RHB INVESTMENT BANK.

6 SET-OFF, LIEN AND CONSOLIDATION OF TRADING ACCOUNTS

- 6.1 RHB INVESTMENT BANK shall accept no responsibility for the decision of the Applicant to issue any instructions to RHB INVESTMENT BANK to purchase or sell securities. All instructions from the Applicant are accepted by RHB INVESTMENT BANK on the basis that they constitute the Applicant's own judgment arrived at independently. Where the Applicant's account with RHB INVESTMENT BANK shows a debit balance, RHB INVESTMENT BANK shall be entitled at its absolute discretion to do any of the following in order to set-off the debit balance in the Applicant's account:-
- (a) Sell-off the Applicant's securities it may hold in its nominee's custody or securities held in the Applicant's Central Depository System ("CDS") Account and apply the proceeds thereof;
 - (b) Utilize the proceeds of any sale of securities made pursuant to the Applicant's instruction whether such securities are held in its or its nominee's custody or in the Applicant's CDS Account or otherwise;

- (c) Utilize part or all of any monies paid into the Applicant's trust account pursuant to Section 111 of the Capital Markets and Services Act 2007 (and as amended from time to time);
- (d) Consolidate trading accounts held in the Applicant's name with RHB INVESTMENT BANK. The Applicant agrees and gives consent for RHB INVESTMENT BANK to use, set-off, apply any part or all the monies in the trust account and / or sell part or all securities held in the Applicant's CDS Account maintained with RHB INVESTMENT BANK and apply the said monies and / or proceeds of sale of such securities towards settlement of outstanding contra losses or any other dues that are outstanding in the Applicant's Accounts so consolidated.
- (e) In addition to the rights above, the Applicant agrees that RHB INVESTMENT BANK may restrict, refuse or withhold the Applicant's request for transfer of any securities (including paid shares) from the Applicant's CDS Account in the event of a debit balance in the Applicant's trading account.

6.2 In relation to any stocks / shares / securities pledged by the Applicant to RHB INVESTMENT BANK as collateral ("Pledged Securities"), the Applicant hereby authorizes RHB INVESTMENT BANK to sell or dispose the whole or part of the Pledged Securities at any time without notice to the Applicant and utilize the proceeds to offset and discharge the Applicants liabilities and obligations with RHB INVESTMENT BANK whether in relation to the Pledged Securities or otherwise. The Applicant further agrees that RHB INVESTMENT BANK shall not be liable for any losses or damages of whatsoever nature and howsoever arising from the exercise of RHB INVESTMENT BANK's discretion.

7 CONTRA GUIDELINES

Settlement by way of "contra" to set off outstanding purchase positions against outstanding sale positions of the same securities for "Ready Basis" contracts may be allowed at the discretion of RHB INVESTMENT BANK, subject to the following terms and conditions:-

- 7.1 Contra settlement is not permitted for securities which have been declared as "Designated Securities" or have trading restrictions imposed by Bursa Securities or for contracts done on an Immediate Basis.
- 7.2 Contra of purchase positions against subsequent sale positions made on or before the 4th market day (T+3) of the purchase date are not subject to funding interest on the purchase positions. However, funding interest is chargeable on the purchase contract amount from the day after the 4th market day (T+3) to the sales due date.
- 7.3 Interest is chargeable on all outstanding contra losses after a grace period of 5 market days from the sale date at the prevailing interest rate calculated from T+5 of the sale date.
- 7.4 The abovementioned interest charges will either be deducted from the gain or added on to the losses arising from the relevant contra transactions.
- 7.5 Any contra gain made by the Applicant will be paid by RHB INVESTMENT BANK to the Applicant after first deducting any outstanding contra losses, interests and / or any other monies due payable and / or owed by the Applicant.
- 7.6 In the case of suspended counters, RHB INVESTMENT BANK has the right to close-off the purchase position upon the lifting of suspension.

The Contra Guidelines above are subject to changes from time to time by the relevant regulatory bodies and / or at the discretion of RHB INVESTMENT BANK.

8 CONSENT TO RELEASE INFORMATION

- 8.1 RHB INVESTMENT BANK is hereby authorized to disclose any information relating to the Applicant's Account accessible to RHB INVESTMENT BANK to the dealer's representatives assigned to the Applicant, RHB INVESTMENT BANK's subsidiaries and its related group of companies. The Applicant further authorizes and consents to the disclosure by RHB INVESTMENT BANK of any information relating to the Applicant and / or the Applicant's Account upon the demand, order or request of Bursa Securities or any other authority having jurisdiction over RHB INVESTMENT BANK or any government authority, statutory body or court of law. The Applicant also acknowledges that RHB INVESTMENT BANK may transfer or disclose any information relating to the Applicant and / or the Applicant's Account for the purpose of compliance and risk management to any regulatory body, its auditors, legal counsels, other professional advisors and related group of companies.
- 8.2 In order for RHB INVESTMENT BANK to discharge its functions under this Agreement or pursuant to the relevant laws or regulations, the Applicant hereby acknowledges that RHB INVESTMENT BANK may engage service providers or such other persons via an outsourcing arrangement or any other arrangements to provide services to RHB INVESTMENT BANK (including mailing services, information technology services, data processing, statistical and risk analysis and other services determined from time to time). The Applicant hereby acknowledges that in the course of providing the services to RHB INVESTMENT BANK, such service providers or such other persons may have access to certain information and documents relating to the Applicant's securities and trading account, and thereby, the Applicant agrees that such disclosure of information and documents is permissible.
- 8.3 In addition to the above, the Applicant hereby expressly authorize and permit RHB INVESTMENT BANK and its officers to divulge, reveal or disclose any information relating to the Applicant's Account to:
- (i) any assignee or transferee or prospective assignees or transferees of RHB INVESTMENT BANK's credit facilities, business and undertaking of such part thereof;
 - (ii) any person with whom RHB INVESTMENT BANK may enter into (or may potentially enter into) any participation or sub-participation in relation to any transaction or service hereunder;
 - (iii) any person or entity participating in the merger / acquisition or proposed merger / acquisition of RHB INVESTMENT BANK or its holding company with / by another company; and
 - (iv) any other person at any time:
 - (1) which RHB INVESTMENT BANK or any officer in good faith considers appropriate for any purpose in connection with these terms and conditions; or
 - (2) where such particulars of your Account was inadvertently divulged, revealed or disclosed to / or accessed by such persons through no willful default of RHB INVESTMENT BANK or its officers.

9 TERMINATION

Any party may terminate the agreement by giving notice in writing to the other party. Termination will be effective from the completion of any outstanding transactions. If no transactions are outstanding, termination will take effect immediately. Termination by the Applicant shall take effect once the written notice has been received by RHB INVESTMENT BANK. Termination will not affect any outstanding rights or obligations that may already have arisen between us in accordance with these terms and conditions and the Applicant's Account will be closed upon the settlement of all outstanding transactions and liabilities. RHB INVESTMENT BANK is under no obligation to explain its reasons for terminating this agreement.

10. INDEMNITY

The Applicant undertakes to indemnify RHB INVESTMENT BANK for any loss, costs (includes legal costs), claims, liabilities or expense arising out of or connected with any breach by the Applicant of its obligations including any costs reasonably and necessarily incurred by RHB INVESTMENT BANK in collecting any debts due to RHB INVESTMENT BANK or in connection with the closure of the trading account(s).

11. ASSIGNMENT

RHB INVESTMENT BANK may assign any or all of its rights hereunder or under any Account to any assigns and successors legally appointed. The Applicant may not assign its right hereunder or under any Account without the express written consent of RHB INVESTMENT BANK.

12. MISCELLANEOUS

All references to RHB INVESTMENT BANK BERHAD or RHB INVESTMENT BANK shall also include its branch(es) and representative offices.

13. RISK DISCLOSURE

13.1 STRUCTURED WARRANT RISK DISCLOSURE STATEMENT

Structured warrants means individually or collectively as the context may require, call warrants, put warrants, basket warrants, bull equity-linked structures or such other structures that may be specified by the Exchange from time to time.

13.1.1 This statement is provided to you in accordance with the directive of the Committee of the Kuala Lumpur Stock Exchange ("KLSE") dated 6.12.1994 pursuant to Article 50 © of the Articles of KLSE, which remains in force in accordance with Rule 102.1 (6) of the Rules of Bursa Securities.

13.1.2 The purpose of this statement is to inform you that the risk of loss in purchasing structured warrants can be substantial. You should therefore assess if the purchase of structured warrants is suitable for you in light of your financial circumstances. In deciding whether to purchase structured warrants you should be aware of the following:

- i. The purchase of a structured warrant is subject to the risk of losing the full purchase price of the structured warrant and all transaction costs;

- ii. In order to realize any value from a structured warrant, it is necessary to sell the structured warrants or exercise the structured warrants on or before their expiry date;
- iii. Under certain conditions, it may become difficult to sell the structured warrants;
- iv. Upon exercise of the structured warrants, the issuer may settle its obligations via actual delivery of the underlying assets, in cash or a combination of both depending on the terms of the issuer of the structured warrants;
- v. Placing a contingent order, such as “stop-loss” or “stop-limit” orders, will not necessarily limit your losses to the intended amount. Market conditions may not make it possible to execute such orders; and
- vi. The high degree of leverage that is obtainable from structured warrants because of the small initial outlay can work against you as well as for you. The use of leverage can lead to large losses as well as gains.

13.1.3 This brief statement cannot disclose all the risks and other aspects of purchasing structured warrants. You should therefore carefully study the terms and conditions of any structured warrant before you decide to purchase. If you are in doubt about any aspect of this statement or the terms of a structured warrant, you should consult your broker.

13.2 SECURITIES LISTED IN ACE MARKET

13.2.1 The foregoing General Terms & Conditions governing the Applicant’s trading on Bursa Securities shall also apply to the Applicant’s trading in securities listed on the ACE Market.

13.2.2 The Applicant understands and accepts the following matters with regard to investment in securities listed on the ACE Market:-

- (i) Investment in any securities of any corporation admitted to the ACE Market of Bursa Securities (“Listed Company”) may result in higher risks owing to the profile of the Listed Company;
- (ii) This brief statement cannot disclose all risks associated with trading on securities listed on the ACE Market and the Applicant should consult RHB INVESTMENT BANK on any queries.

DECLARATION BY APPLICANT

1. I/We have read and fully understood the Securities Trading General Terms and Conditions and terms herein and accept them as legally binding on me/us. I/We declare that the information and particulars given by me/us are true and correct and hereby authorize you to verify the same from any source as you may at your sole and absolute discretion deem appropriate. I/We further undertake to immediately inform you upon any change in the particulars that I/we have provided above.
2. I/We undertake to indemnify RHB INVESTMENT BANK for any loss, costs (includes legal costs), claims liabilities or expenses arising out of or connected with any breach by me/us of its obligations including any costs reasonably and necessarily incurred by RHB INVESTMENT BANK in collecting any debts due to RHB INVESTMENT BANK or in connection with the closure of the trading accounts.
3. I/We hereby agree for the disclosure of information and documents relating to my/our Trading Account by RHB INVESTMENT BANK to the service providers or such other persons via an outsourcing arrangement or any other arrangements for the provision of services to RHB INVESTMENT BANK (including mailing services, information technology services, data processing, statistical and risk analysis and other services determined from time to time).
4. I/We hereby confirm my/our consent to RHB INVESTMENT BANK giving me/us trade contract notes and other statements of account electronically in respect of the Trading Account(s) opened with RHB INVESTMENT BANK. In this connection, I/We understand and accept that all contract notes and statements given by RHB INVESTMENT BANK electronically will be deemed given as from RHB INVESTMENT BANK posting the same.
5. I/We agree that RHB INVESTMENT BANK shall be entitled to act upon and I/we shall accordingly be bound by any notice or other communication received via facsimile transmission or letter by RHB INVESTMENT BANK and believed by RHB INVESTMENT BANK to have been given or made by a person authorised by me/us.
6. I/We agree and undertake irrevocably and unconditionally to provide such information and documents as RHB INVESTMENT BANK may reasonably require for the purpose of complying with the Anti-money Laundering Act 2001.
7. *I/We acknowledge that I/we have read the STRUCTURED WARRANT RISK DISCLOSURE STATEMENT and fully understand its contents which have been explained to me/us. *(not applicable for derivatives trading).
8. Customer's Consent On Information Disclosure For Cross Selling Within RHB Banking Group:

I/We hereby expressly irrevocably consent and authorise RHB Investment Bank Berhad to disclose any information that I/we have provided/disclosed to RHB Investment Bank Berhad for the purposes of cross selling, marketing and promotions, with other companies within the RHB Capital Bhd Group of Companies, its agent, servants and/or such persons or third parties as RHB Investment Bank Berhad may deem fit.

Yes No

Signature of Applicant

Name: _____

Date: _____

Signature of Witness

Name: _____

(Please delete whichever is not applicable)
Dealer's Representative / Authorized officer of RHB Investment Bank / authorized officer of a M'sia Embassy or High Commission Consulate / Notary Public / Advocate or Solicitor

COMPULSORY DOCUMENTS REQUIRED FOR OPENING OF TRADING ACCOUNT

1. Retail Individual Client

- Application for Opening of Account form [1 set];
- Bursa Malaysia Depository's Application for Opening of Account form [1 set];
- Bursa Malaysia Depository's specimen signature cards [2 sets];
- NRIC / Passport / Armed Forces or Police Authority Card; and
- EA Form; or
- Recent pay slip; or
- Recent bank statement for the past three months or
- Employer's confirmation of salary; or
- Fixed deposit certificates and
- RM10.00 – CDS account opening fee.

2. Local Incorporated Companies

- Application for Opening of Account form [1 set];
- Bursa Malaysia Depository's Application for Opening of Account form [1 set];
- Bursa Malaysia Depository's eDividend Form [1 set];
- Bursa Malaysia Depository's specimen signature cards [2 sets];
- RM10.00 – Bursa Malaysia Depository account opening fee.

Certified true copies of:

- Board Resolution* duly passed and approved, specifying the persons who are authorized to open and operate the trading account [1 set];
- Board Resolution* duly passed and approved, specifying the persons who are authorized to open and operate the Bursa Malaysia Depository account [2 sets];
- Memorandum and Articles of Association specifying the requisite article which permits the company to acquire, hold for investment and sell shares, stocks, debentures, warrants and etc. [2 sets];
- Form 8 or 9 (Certificate of Incorporation for Limited Company/Private Limited Company) or Form 13 – Certificate of Incorporation on Change of Name of Company [2 sets];
- Form 24 (Return of Allotment of Shares) [2 sets];
- Form 44 (Notice of Registered Office, Office Hours and Particulars of Changes) [2 sets];
- Form 49 (Return giving particulars of Directors, Managers and Secretaries and Change of Particulars) [2 sets];
- Power of Attorney (if any) [2 sets];
- **Latest** Audited Financial Statements [1 set].

3. Foreign Incorporated Companies

- Application for Opening of Account form [1 set];
- Bursa Malaysia Depository's Application for Opening of Account form [1 set];
- Bursa Malaysia Depository's specimen signature cards [2 sets];
- RM10.00 – Bursa Malaysia Depository account opening fee.

Certified true copies of:

- Board Resolution* duly passed and approved, specifying the persons who are authorized to open and operate the trading account [1 set];
- Board Resolution* duly passed and approved, specifying the persons who are authorized to open and operate the Bursa Malaysia Depository account [2 sets];

- Memorandum and Articles of Association or its equivalent specifying the requisite article which permits the company to acquire, hold for investment and sell shares, stocks, debentures, warrants and etc. [2 sets];
 - Certificate of Incorporation or Certificate of Registration of Foreign Company or its equivalent [2 sets];
 - General Lodgment Form or Annual Return of Company having Share Capital or Major Shareholders of Company which includes the amount of share per value, aggregate number of share to be issued and amount of capital and paid up capital or its equivalent [2 sets];
 - Return on registered directors, managers and secretaries and change of particulars or its equivalent [2 sets];
 - Power of Attorney (if any) [2 sets];
 - Audited Financial Statements for the last three (3) years [1 set];
 - Current Account Statements for the last three (3) months [1 set].
- * The Board/Committee's Resolution must state the name, designation, NRIC/Passport number and specimen signature of persons authorized/empowered to operate the account including transactions that they may execute and to execute all necessary documents; and

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

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

Highlight:

All documents other than in English and Bahasa Malaysia submitted by foreign incorporated companies (as defined in the Companies Act) must be accompanied by certified true copy(s) of the document translated into English by certified translator. For foreign client, ensure that the trading account is opened according to the mode as stated in the client's Board Resolution.