

Correspondence Address (if different)

	POSTCODE

Telephone No. (Home) Country of Phone No. Malaysia US Others _____

Mobile No Country of Mobile No. Malaysia US Others _____

E-mail Address
(Compulsory for UTRADE client & Derivatives client)

Country of Birth Malaysia US Others (please specify _____)

Nationality Malaysian US Others (please specify _____)

Are you a Malaysian Resident (For Exchange Control) Yes No

Are you a foreign tax resident? Yes No

If Yes, please specify: Country: _____ Tax Identification No: _____

If you are a US Tax Resident and/or US Citizen, please provide us a completed Form W-9

If no TIN available, please tick following:

- Reason A - The country/jurisdiction where the Account Holder is resident does not issue TINs to its residents
 Reason B – No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)
 Reason C – The Account Holder is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN if you have selected this reason: _____)

Do you have any standing instruction for funds transfer to a US Account or account maintained in reportable jurisdiction*?

Yes No

Do you have any Power of Attorney or Signatory granted to a person in the US or reportable jurisdiction*?

Yes No

**(Refer to IRB Link: http://www.hasil.gov.my/bt_goindex.php?bt_kump=6&bt_skum=2&bt_posi=1&bt_unit=2&bt_sequ=1)*

Preferred bank account for electronic payment Auto Payment to Trust Account Yes No

Bank Name:	Branch
Account No:	³ Account Name: Join Account <input type="checkbox"/> Yes <input type="checkbox"/> No
Address of Bank	<input type="checkbox"/> Saving account <input type="checkbox"/> Current account

3. *Kindly take note that the bank account must be in your name and this bank must be located in Malaysia offering MEPS IBG services.*

Marital Status Single Married Divorced Widowed No. of Dependant(s)

Spouse Name

(If married)

New NRIC Old NRIC/ Authority Card / Passport

2 FINANCIAL BACKGROUND

EMPLOYMENT PARTICULARS *(For Client without any fixed income, please provide your income provider's details or your source of income)*

Employment Employed Self-employed Housewife Retiree Student Others

Name of Income Provider

New NRIC Old NRIC / Passport

Name of Business/Employer of Client or Income Provider

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Do you have commitments with any financial institutions? Yes, Name of Banks: _____
 No

If yes, please state type Overdraft Property Loan Hire Purchase Share Margin Financing

Total Value of Facilities / Balance Outstanding (RM)

Would you like to attend Seminar/Briefing Regarding Futures Investment? Yes No

For the purpose of this application form, related persons means spouse, children, parents, or any accounts where any of the said person(s) has interest and companies in which the staffs, Directors or Dealers' Representative have at least 15% interest

5 DECLARATION AS PER BANK NEGARA MALAYSIA'S FOREIGN EXCHANGE ADMINISTRATIVE POLICY

I hereby declare that I have been briefed and understand that Multi-Currency Securities that are listed on Bursa are foreign currency assets, thus these securities fall within the purview of Bank Negara Malaysia's Foreign Exchange Administrative Policy. I also understand that the same policy applies for my trading in securities listed in foreign Exchanges. Henceforth, all rules pertaining to investment in foreign currency assets are applicable.

I do solemnly declare that:

1. I am a * resident / non resident;
2. I * have domestic ringgit borrowing(s)/financing(s) / do not have domestic ringgit borrowing(s)/financing(s);
3. I shall consent to abide with and be bound by the provision of the Exchange Control Act 1953 and Bank Negara Foreign Exchange Administrative Policy and any amendments from time to time with regards to any transaction or payments to or from my relevant trading account(s);
4. I shall be fully responsible to monitor my share trading, limits and ensure compliance of my relevant trading account(s) with the Exchange Control Act 1953 and Bank Negara Foreign Exchange Administrative Policy and any amendments from time to time;
5. if my domestic ringgit borrowings status should change, it is my responsibility to notify the Company in writing and update the Declaration.
 - (i) Residents are defined as:
 - Citizens of Malaysia (excluding persons who have obtained permanent resident status of a territory outside Malaysia and are residing abroad);
 - Non-citizens who have obtained permanent resident status in Malaysia and are residing permanently in Malaysia; or
 - Persons, whether body corporate or unincorporated, registered or approved by any authority in Malaysia.
 - (ii) Domestic ringgit borrowings/financings refer to any ringgit advances, loans, financing facilities, trade financing facilities, hire purchase, factoring facilities with recourse, financial leasing facilities, guarantee for payment of goods, redeemable preference shares or similar facilities in whatever name or form, except:
 - Trade credit terms extended by suppliers for all types of goods and services;
 - Forward foreign exchange contracts entered into with licensed onshore banks;
 - Performance guarantees and financial guarantees;
 - One personal housing loan and one vehicle loan obtained from Residents;
 - Credit card and charge card facilities;
 - Operational leasing facilities;
 - Factoring facilities without recourse; and
 - Inter-company borrowings within a corporate group in Malaysia.

6 PDPA ACKNOWLEDGEMENT AND DECLARATION

With reference to UOBKH's Privacy Notice, I hereby solemnly:

1. declare that I received a copy of the UOBKH's Privacy Notice, have read and fully understood the Privacy Notice and its contents which have been explained to me;
2. consent, permit, agree and authorize UOBKH to have full access to my personal data and process my personal data information for the purposes stated in the Notice; and
3. undertake that I shall update and/or keep my personal data information up-to-date with UOBKH.

CONSENT FOR CROSS SELLING, MARKETING, PROMOTIONS, ETC.

In addition to the purposes stated in the Notice, I expressly consent and authorize UOBKH in accordance with Personal Data Protection Act to process any information that I have provided to UOBKH for the purposes of cross selling, marketing and promotions including administering offers and competitions, including disclosure to other companies within the UOBKH Group, its agent, servant and/or such persons or third parties as UOBKH may deem fit.

Yes No

7 PERSONAL INFORMATION COLLECTION STATEMENT CONCERNING NORTHBOUND CHINA CONNECT ORDERS

Processing of Personal Data

I acknowledge and agree that in providing your Stock Connect Northbound Trading Service to me, you will be required to:

- (i) tag each of my orders submitted to the China Stock Connect System ("CSC") with a Broker-to-Client Assigned Number ("BCAN") that is unique to me or the BCAN that is assigned to my joint account with you if appropriate; and
- (ii) provide to the Hong Kong Exchanges and Clearing Limited (the "Exchange") my assigned BCAN and such identification information ("Client Identification Data" or "CID") relating to me as the Exchange may request from time to time under the Rules of the Exchange.

Without limitation to any notification you have given me or consent you have obtained from me in respect of the processing of my personal data in connection with my account and your services to me, I acknowledge and agree that you may collect, store, use, disclose and transfer personal data relating to me as required as part of your Stock Connect Northbound Trading Service, including as follows:

- (a) to disclose and transfer my BCAN and CID to the Exchange and the relevant subsidiaries of The Stock Exchange of Hong Kong Limited ("SEHK") from time to time, including by indicating my BCAN when inputting a China Connect Order into the CSC, which will be further routed to the relevant China Connect Market Operator on a real-time basis;

- (b) to allow each of the Exchange and the relevant SEHK Subsidiaries to: (i) collect, use and store my BCAN, CID and any consolidated, validated and mapped BCANs and CID information provided by the relevant China Connect Clearing House (in the case of storage, by any of them or via HKEX) for market surveillance and monitoring purposes and enforcement of the Rules of the Exchange; (ii) transfer such information to the relevant China Connect Market Operator (directly or through the relevant China Connect Clearing House) from time to time for the purposes set out in (c) and (d) below; and (iii) disclose such information to the relevant regulators and law enforcement agencies in Hong Kong so as to facilitate the performance of their statutory functions with respect to the Hong Kong financial markets;
- (c) to allow the relevant China Connect Clearing House to: (i) collect, use and store my BCAN and CID to facilitate the consolidation and validation of BCANs and CID and the mapping of BCANs and CID with its investor identification database, and provide such consolidated, validated and mapped BCANs and CID information to the relevant China Connect Market Operator, the Exchange and the relevant SEHK Subsidiary; (ii) use my BCAN and CID for the performance of its regulatory functions of securities account management; and (iii) disclose such information to the Mainland regulatory authorities and law enforcement agencies having jurisdiction over it so as to facilitate the performance of their regulatory, surveillance and enforcement functions with respect to the Mainland financial markets; and
- (d) to allow the relevant China Connect Market Operator to: (i) collect, use and store my BCAN and CID to facilitate their surveillance and monitoring of securities trading on the relevant China Connect Market through the use of the China Connect Service and enforcement of the rules of the relevant China Connect Market Operator; and (ii) disclose such information to the Mainland regulatory authorities and law enforcement agencies so as to facilitate the performance of their regulatory, surveillance and enforcement functions with respect to the Mainland financial markets.

By instructing you in respect of any transaction relating to China Connect Securities, I acknowledge and agree that you may use my personal data for the purposes of complying with the requirements of the Exchange and its rules as in force from time to time in connection with the Stock Connect Northbound Trading. I also acknowledge that despite any subsequent purported withdrawal of consent by me, my personal data may continue to be stored, used, disclosed, transferred and otherwise processed for the above purposes, whether before or after such purported withdrawal of consent.

Consequences of failing to provide Personal Data or Consent

Failure to provide you with my personal data or consent as described above may mean that you will not, or no longer be able, as the case may be, to carry out my trading instructions or provide me with your Stock Connect Northbound Trading Service.

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DECLARATION FOR UTRADE SERVICES

In consideration of UOB Kay Hian Securities (M) Sdn Bhd extending the UTRADE Services to me, I hereby declare that:

1. this application is subject to the approval of the Company, which shall have the sole discretion to reject or to impose such additional conditions or restrictions as it may deem necessary without limitation to the Covenants and Undertakings;
2. I shall subscribe the Company's UTRADE Services for a minimum of one (1) year and I will abide by all the Terms and Conditions stipulated in the Terms and Conditions of the Company's UTRADE Services in force from time to time;
3. the company may from time to time vary the Terms and Conditions of the Company's UTRADE Services and the charges at its absolute discretion with or without notifying me;
4. I understand and agree that all costs and charges incurred by me in using Company's UTRADE Services shall be borne by me and I authorised the Company to debit my Trading Account with you for charges (if any) without refund;
5. I understand and agree that the Company reserves the right to reject, withdraw or terminate my application or usage of the Company's UTRADE Services without notice and assigning any reason thereto; and
6. I shall register online and activate the UTRADE account and shall thereupon give my consent and acceptance to all the Terms and Conditions of the Company's UTRADE Services online.

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AUTHORISATION AND UNDERTAKING FOR MULTICURRENCY SETTLEMENT

AUTHORISATION

1. I hereby state my consent and authorise UOB Kay Hian Securities (M) Sdn Bhd ("the Company") with immediate effect:
 - a) to settle my foreign securities transactions in the foreign market in the settlement currency of my choice that I notify or select herein and/or any updates therefrom.
 - b) in the event I fail to inform or select the settlement currency, the Company is entitled at their discretion to settle my trade in Malaysian Ringgit (MYR) and/or any other currency and I will not raise any objection against the Company.
 - c) in the event I wish to settle in currency other than the currency I have notified or selected herein and/or any updates therefrom, then I must notify the Dealer's Representative ("DR") by end of the trading day. Nevertheless, the Company shall have the right at any time to refuse to act on such instruction and I hereby agree that the Company shall not be liable for any loss and/or cost which I may incur.
 - d) furnish the contract notes for my foreign securities transactions in the respective country's trading currency as well as MYR.
2. I hereby authorise my DR on my behalf to give instruction to the Company to amend and/or to change the settlement currency for my transaction conducted on the foreign market. I further authorise the DR to execute any relevant form(s) as required by you from time to time for the above purpose.
3. I further authorise the Company to perform the following in respect of my trust account:
 - a) convert from my domestic trust account or withdraw from my foreign currency trust account for the settlement purpose including to settle any interest/late payment charge, fees or charges, taxes, fines, penalty, corporate actions in respect of the transactions conducted on the foreign market;
 - b) to credit into my foreign currency trust account and/or to convert to MYR and credit my domestic trust account, for any sales proceeds due from sales of securities listed on the foreign market;
 - c) to withdraw from my foreign currency trust account(s) and remit to my Foreign Currency Account with any financial institutions.

DECLARATION, UNDERTAKING AND ACKNOWLEDGMENT

1. In consideration of the abovementioned authorization and request, I hereby acknowledge, accept and agree with the following terms and conditions:
 - a) to bear any fees, charges and/or penalties which may be charged by any agency banks or banking institutions should I remit foreign currency inward or outward via telegraphic transfers.
 - b) to pay the administrative fees charged by the Company for transactions conducted on the foreign market arising from my request to settle the above trades in foreign currency as may be imposed by the Company from time to time.
 - c) that the settlement currency selected by me when I place my order cannot be changed once the contract has been booked out.
 - d) in the event I choose to settle in foreign currency but fail to make available the required fund, I agree that the trade settlement shall be by default currency of MYR and I shall be liable for any additional charges/fees imposed by the company.
 - e) acknowledges and agrees that there are risks associated with dealing in securities in multiple markets and the settlement in the traded currency/ies.
 - f) agrees that the Company has the right to charge interest/late payment charge in the traded currency on all overdue debit sum .
 - g) to abide the Company's internal policies and any amendments or variation thereof.

2. In consideration of the abovementioned authorization and request, I hereby irrevocably undertake to indemnify the Company from and against all actions, proceedings, claims, demands, losses, penalties, fines, damages, costs, charges and expenses which the Company may sustain, incur and be liable to in consequence of or attributable to or arising from the Company performing the aforesaid request. The right of indemnity shall continue in full effect notwithstanding the suspension, termination or closure of my account with the Company.

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DECLARATION FOR ELECTRONIC PAYMENT

I hereby:

1. affirm that all the information stated in this form are correct as at the date of this form and I am the beneficial owner of the bank account no. and account name as stated herein.
2. authorise the Company to credit into my bank account all my sale proceeds, contra gains, credit withdrawal and any sum standing to credit arising from my transaction(s) conducted through all the trading account(s) with the Company. Whilst the Company is authorised to pay direct to my bank account, I agree that the Company is not obligated to do so and may elect other means of payment as it deems appropriate without prior notice to me.
3. irrevocably authorise the Company to utilize the sale proceeds, contra gains and/or any sum standing to credit in my trading account(s) to set off against any amount due by me in any manner you deem fit.
4. irrevocably consent to disclose such of my personal information, as may be necessary to facilitate any payment that may be due to me in respect of the selling of securities, contra gains, credit withdrawal and any sum standing to credit in my trading account, directly into my bank account stated in this form or as may be updated from time to time.
5. irrevocably consent to indemnify Company and to keep Company fully indemnified from and against any expenses, loss, damages or liability, which Company may incur as a consequence of this electronic payment.

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DECLARATION FOR ELECTRONIC CONTRACT NOTES AND ELECTRONIC STATEMENT

I hereby instruct the company to deliver/issue my daily contract notes and/or any other statements/advices that may be made available to me by the Company in relation to the above Trading Account via the web portal stated above with immediate effect. I hereby agree and confirm the following:

1. consent to the issuance and delivery of contract notes and statements/advices to me in electronic form via the web portal
2. accept and assume the risks associated with electronic or online devices, including delays or failure in the transmission due to breakdown or failure of transmission or traffic congestion of communications or any other cause(s) beyond your control or anticipation and/or inherent risks in receiving electronic contract notes and statements/advices.
3. fully aware and understand the processes, procedures and risks involved in using the internet for the electronic services and I shall not dispute or challenge the validity, enforceability or admissibility of any such record and the contents therein.
4. understand and agree that in the event of the system failure where the electronic contract notes and statements/advices cannot be generated and/or delivered to me via web portal, the Contract Note/Statement/advices will be sent to me in a hardcopy form via the post.
5. agree that this instruction shall be valid until written revocation is given by me to the Company. I also understand that you may cancel this service without providing any reason and/or prior notice to me.
6. shall assume all responsibility or liability whatsoever for any direct or consequential loss arising from or in connection with the Company acceding to my above request. I further agree to indemnify the Company and hold the Company harmless from and against all actions, proceedings, claims, demands, losses, damages, costs, penalties, fines, charges and expenses which the Company may sustain, incur and liable to in consequence of or attributable to or arising from the above request.
7. that all the information stated in this form are correct as at the date of this form and that I have not willfully withheld any facts.

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ACKNOWLEDGEMENT AND DECLARATION BY APPLICANT

I hereby declare that the informations given are true and correct. I hereby solemnly:

1. confirm and declare that I have read, fully understood and agree to be bound by all the covenants and undertakings and accept all the terms and conditions of the various type of Trading Accounts as hereinafter stated which I may have requested to open now or in future;
2. acknowledge that I have received a copy of the **STRUCTURED WARRANTS RISK DISCLOSURE STATEMENT** and understand its contents which have been explained to me;
3. I have read the **FOREIGN SECURITIES RISK DISCLOSURE STATEMENT** for securities listed on the foreign stock exchanges and understand its contents, which have been explained to me;
4. declare that I have been briefed and understand Bank Negara Malaysia's Foreign Exchange Administrative Policy on the Multi-Currency Securities and shall consent to abide with and be bound by the provision of the Exchange Control Act 1953 and the declaration made herein;
5. agree that your acceptance of my applications shall constitute a valid agreement binding on me based on this declaration, information from the Application Form For Individual Applicant and stipulations hereinafter contained in the Covenants and Undertakings, Terms and Conditions of the various type of trading accounts which I may have requested to open now or in future, as if an agreement under any written law relating to dealing in shares and/or other securities has been properly constituted and executed. In the event I do not apply or sign up for a particular type of account(s), then the declaration and the terms and conditions of that particular account(s) shall not be applicable to me;
6. agree that UOB Kay Hian Securities (M) Sdn Bhd reserves the right to reject this application without assigning any reasons whatsoever;
7. understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with UOB Kay Hian Securities (M) Sdn Bhd setting out how UOB Kay Hian Securities (M) Sdn Bhd may use and share the information supplied by me;
8. acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information;
9. certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this form relates;
10. declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete; and
11. undertake to advise UOB Kay Hian Securities (M) Sdn Bhd within 7 days of any change in circumstances which affects the tax residency status of the individual identified in this form or causes the information contained herein to become incorrect or incomplete, and to provide UOB Kay Hian Securities (M) Sdn Bhd with a suitably updated self-certification and Declaration within 7 days of such change in circumstances.

12. Applicable only to applicant who apply for trading in the Leap Market.

I hereby declare that:

- a) this application is subject to the approval of the Company without limitation to the Covenants and Undertakings of the Application Form for Individual Applicant, which shall have the sole discretion to reject or to impose such additional conditions or restrictions as it may deem necessary;
- b) I hereby declare that I fall under the definition of Sophisticated Investors and qualifies as the Eligible Investors as per Schedule 6 and/or Schedule 7 of the Capital Market and Services Act 2007 as follows:

I (“individual”) hereby declare that I fall under the definition Sophisticated Investor, which is:

- () An individual whose total net personal assets, or total net joint assets with his or her spouse, exceeds RM3 million or its equivalent in foreign currencies, excluding the value of the individual’s primary residence;
- () An individual who has a gross annual income exceeding RM300,000 or its equivalent in foreign currencies per annum in the preceding 12 months; or
- () An individual who, jointly with his or her spouse, has a gross annual income of RM400,000 or its equivalent in foreign currencies per annum in the preceding 12 months.

Note : - Proof of net assets/ income is compulsory.

- If none of the above categories apply to you, please mark and specify in the following box.

If you fall under OTHER category/type of investor as provided herein per Schedule 6 and/or Schedule 7 of the CMSA 2007 (as amended, consolidated or re-enacted), please specify:

I hereby declare that I fall under the below category/type of investor:

-
- c) Accordingly, I hereby irrevocably and unconditionally undertake to indemnify UOBKH and keep UOBKH fully and effectively indemnified against all claims, demands, losses, penalties, proceedings, damages and/or expenses that UOBKH may incur or suffer, whether arising directly or indirectly as a result of my declaration as herein contained.
 - d) I make this declaration conscientiously believing the same to be true and accurate.
 - e) I acknowledge that I have received a copy of the LEAP MARKET RISK DISCLOSURE STATEMENT and understand its contents which have been explained to me.
 - f) I understand and agree that the Company reserves the right to reject, withdraw or terminate my application without notice and assigning any reason thereto.

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INTRADAY SHORT SELLING DECLARATION BY APPLICANT

In consideration of UOB Kay Hian Securities (M) Sdn Bhd extending Intraday Short Selling (“IDSS”) facility to me, I hereby declare that:

- 1. this application is subject to the approval of the Company without limitation to the Covenants and Undertakings of the Application Form for Individual Applicant, which shall have the sole discretion to reject or to impose such additional conditions or restrictions as it may deem necessary;
- 2. I hereby declare that I am fulfill the criteria to execute IDSS and declare as follows:
 - a) I have opened a securities trading account with UOB Kay Hian Securities (M) Sdn Bhd;
 - b) I have entered into an agreement to borrow Eligible Securities or purchase ISSBNT Eligible Securities to settle all potential failed trades which may occur in the event any Intraday Short Selling executed by me are not closed off by the end of the day.
 - c) I fully understand the requirements and bound by the Rules of Bursa Securities in relation to IDSS;
 - d) I am not associated with the body corporate that issued or made available the Approved Securities in relation to which an order for short sale is to be entered.
- 3. Accordingly, I hereby irrevocably and unconditionally undertake to indemnify UOBKH and keep UOBKH fully and effectively indemnified against all claims, demands, losses, penalties, proceedings, damages and/or expenses that UOBKH may incur or suffer, whether arising directly or indirectly as a result of my declaration as herein contained.
- 4. I make this declaration conscientiously believing the same to be true and accurate.
- 5. I acknowledge that I have received a copy of the INTRADAY SHORT SELLING RISK DISCLOSURE STATEMENT and understand its contents which have been explained to me.
- 6. I understand and agree that the Company reserves the right to reject, withdraw or terminate my application without notice and assigning any reason thereto.

To : UOB Kay Hian Securities (M) Sdn Bhd (194990-K)

Dear Sirs,

Re : **Convenants and Undertakings**

I hereby :

1. request to open trading account(s) (Trading Account) with the Company in my name or in such other name as I may request as indicated in page 1 of this Application for the purpose of trading in securities;
2. undertake to abide by all laws relating to my trading activities with you including without limitation to the Rules and Regulations of Bursa Malaysia Securities Berhad (BMSB), Memorandum and Articles of Association of the Bursa Malaysia Securities Berhad, Capital Markets and Services Act, by-laws, guidelines, directives by Bursa Malaysia Securities Berhad and any other approved Exchanges, Clearing Houses, Central Depositories, Bank Negara Malaysia and any relevant regulatory bodies and any other governing rules now in force or from time to time amended, revised or supplemented in respect of all transactions effected through my Trading Account whether or not on BMSB or other approved Exchanges;
3. further agree to comply with the rules, directives, policies and conditions set by the Company (whether notified to me or not) relating to the operation of my Trading Account which may be varied from time to time;
4. declare all particulars and information given in this application form are true and correct. I have not withheld any material facts or information and shall inform you if there is any change in the particulars or information provided herein. I hereby authorise you to verify at any time and from time to time all or any of the particulars and/or information furnished herein in such manner as you shall deem fit;
5. undertake to furnish you with such additional particulars and information as you may require at any time and from time to time;
6. declare and agree that my application herein is subject to your approval and you are absolutely entitled to reject my application or impose such conditions or restrictions as you may deem fit without giving any reason therefore;
7. agree that the acceptance and continuance of any or all my Trading Account shall be entirely at the Company's discretion;
8. authorise the Company to verify and exchange information contained in this application form and any information relating to my particulars, bank account(s) with other third parties as the Company may deem appropriate for the purpose of approving this application or the continuance of my Trading Account with the Company as long as I shall remain the company's client;
9. without prejudice to Clause 8 above, should I now or in future maintain an account with any of the Company's related companies whether for purpose of trading and dealings in any financial instruments or otherwise, I hereby authorise the Company to disclose, divulge, exchange and to supply to or request from these related companies any information and/or documents relating to my Trading Account with the Company or my Trading Account with such related companies including but not limited to information and/or documents relating to the conduct of my Trading Account and trading position provided that the Company shall not disclose, divulge, exchange or supply any information and/or documents of which disclosure, divulgence, exchange or supply is prohibited by any relevant laws of Malaysia. The authorisation given herein shall subsist despite the subsequent closure of my Trading Account with the Company or closure of my Trading Account with its related companies; and
10. declare that I am over 18 years old and have not been a bankrupt and there is no pending litigation case and/or bankruptcy proceedings against me on any debt due. I am also not a defaulter under the Rules of BMSB or do I have any criminal and/or adverse credit records.

This document and the Client's Application Form for Individual Applicant collectively form the Agreement between the Client and UOB Kay Hian Securities (M) Sdn. Bhd (Company). The Terms and Conditions herein shall include but not limited to the Covenants and Undertaking in the Application Form for Individual Applicant and/or the agreement(s) executed between the Client and the Company relating to the products and services by the Company and the terms and conditions therein and shall include all supplements, amendments and variations thereto shall collectively constitute the contract between the Client and the Company.

A). GENERAL TERMS

In the event the Trading Account is/are opened pursuant to this Application herein, I hereby further agree to the following:

1. authorise you to sell or buy securities at my or my dealer representative's instruction. I hereby warrant that my dealer representative shall have actual/ostensible authority to sell out/buy in securities on my behalf until such authority is expressly revoked and notice of such revocation is given in writing to you within twenty-four (24) hours of such revocation. I hereby warrant that I further authorise you to sell out or buy in any securities as may be required to clear my trade with you;
2. declare that I have the financial means to settle all my purchase contracts. I undertake to make immediate payment when the payment is due and the Company shall be entitled to apply such payment in any manner as the Company deem fit at their absolute discretion. I also undertake to inform the Company of any material facts that may adversely affect my financial position and/or my creditworthiness from time to time;
3. agree that my Trading Account is/are subjected to trading limit(s) set by the Company and the Company may as they deem fit, from time to time, at its absolute discretion increase and/or decrease my trading limit(s) without further references to me and such changes shall be binding upon my Trading Account;
4. agree that any trading in a Trading Account utilising share margin financing facility granted by the Company or by a third party shall be subjected to such additional terms and condition as may be contained in the respected facility agreement and letter of offer. I further agree that I shall also be subjected to any additional terms governing my usage of other products of the Company such as UTRADE, External Margin, Day Trade or such other products which the Company may introduce from time to time;
5. undertake to pay any security deposit (for Islamic trading account shall be put with Islamic financial institutions) required of me in relation to any of my Trading Account including without limitation deposit for purchase contracts made/transacted by me and/or on my behalf and that for deposit in cash, as a general rule, the fund in the possession or control of Company (whether held in a trust account or subject to a trust in favour of me or otherwise) will be commingled with funds of other clients of the Company (where applicable in a trust account in accordance with the provisions of CMSA). Consequently, it would be administratively difficult and counter-productive to attempt to allocate the respective interest entitlement (if the trust account be interest bearing) / return entitlement (if the Islamic trust account bearing any return on the account) on an individual basis. It is a condition for Company accepting me as a client that I agree therefore to waive and relinquish in favour of Company any and all entitlement to interest/return accruing to my share of funds in such trust account. I, by applying to open an account with Company and be a client of Company and/or accessing or using any of Company's services shall therefore be deemed to agree (and Company will and does materially rely on the effectiveness of such agreement) to such waiver and relinquishment. Company may, however at its discretion, pay from time to time, such portion of any actual interest/return it may receive with respect to such funds after deducting administrative charges as it deems appropriate;
6. undertake to make payments within the time stipulated under the Fixed Delivery and Settlement System (FDSS) imposed by BMSB, for shares and/or other securities purchased on my behalf regardless whether those shares and/or other securities are suspended, failing which the Company reserves the right, in accordance to FDSS, to dispose the same to clear my outstanding position with the Company, at any time without any further reference to me at any price and on such terms and conditions as the Company deems fit. The Company shall not be responsible for any loss or damages which I may incur

- or suffer by reason of such disposal and I shall be liable for and pay all contra losses arising therefrom. I shall also be responsible to settle any shares and/or other securities failed to be disposed of by the Company for whatever reason;
7. agree and undertake to ensure that the shares and/or other securities are available for delivery in my CDS account for selling order on the due date. Should I fail to comply, the Company will effect a "buy-in" in accordance with FDSS and I undertake to indemnify and pay the Company for all losses incurred in such events;
 8. agree to pay to you all charges that may be imposed by you absolutely in relation to any debit balance outstanding in my Trading Account with you including without limitation interest/late payment charge at such rate as you shall determine, handling fee and service charges;
 9. shall upon notice from you, forthwith pay all stamp duties, fees, costs, charges and expenses in connection with or incidental to this Application and agreements made thereunder, and all solicitors fee (on solicitors and clients basis), bank or financial institution or your administrative charges and expenses, and all charges imposed by the Appropriate Authorities having jurisdiction over my Trading Account with you;
 10. if at any time you shall determine that I shall enter into additional legal arrangement with you or execute additional legal documents with you, then you may forthwith require me to enter or execute the same at my sole costs and expenses;
 11. authorise you to charge, mortgage, pledge, hypothecate and/or deposit with any bank, financial institution or person as security in any manner or for any reason whatsoever any securities purchased/deposited without prejudice to my right to recover the same within reasonable time after giving you notice of my /our intention to take possession those securities by me in my margin account;
 12. agree that this Trading Account together with all my other Trading Account (subject to such maximum number of Trading Account that the Company at its discretion may from time to time allow) with different Dealer's Representatives in the Company shall be linked to my one CDS Account;
 13. agree that though my one CDS account may be linked to my various Trading Account with the Company, should I decide to contra my trades, I shall only conduct my sale transaction through the same Dealer's Representative from whom I purchased the securities in question. In the event of my failure to abide by the aforesaid rule, the Company is authorised to net-off my sale transaction through the 2nd Dealer's Representative against my purchase transaction through the 1st Dealer's Representative. In such circumstances, I further agree that the Company is at liberty to impose a service charge at a rate to be fixed by the Company which may be varied from time to time (with or without notice to me). I agree and authorised the Company to deduct the aforesaid service charge from the sale proceeds. Any shortfall between the purchase price and sale proceeds shall be a debt due from me and without demand, be forthwith payable to the Company;
 14. agree and covenant that the Company shall have a first, continuing and paramount lien, including but not limited to the following for all losses and other charges incurred under the Trading Account, which are due to the Company (from time to time incurred by me under any one or more of my other Trading Account with the Company):
 - All shares and/or other securities from time to time deposited in or credited to my CDS account in relation to or for the purpose of my Trading Account;
 - All shares and other securities from time to time deposited in or credited to all other CDS account now and from time to time hereafter opened by me with the Company as authorized depository agent; and
 - All monies including all dividends from time to time declared in respect of shares and/or other securities now and hereafter standing to my credit with the Company under my Trading Account as well as all monies whatsoever now and hereafter from time to time standing to my credit with the Company under all my other Trading Account with the Company;
 15. irrevocably and unconditionally authorise the Company with or without notice apply and/or transfer any of my securities, assets, cash or the other property relating to Non-margin or Margin Agreement made between us and to utilise my sale proceeds, contra gains or any sum standing to my credit in any Trading Account held in the Company to settle any outstanding purchases or debt to the Company or its related companies whether under any of my Trading Account or other Trading Account for which I may be a guarantor in any manner the company deems fit and whether the transaction are effected on the same Exchange or different Exchanges and whether effected under the same Trading Account or different Trading Account maintained at the Company. I acknowledge and agree that all payments shall be deemed received by the Company only upon issuance of the Company's official receipts. Should I make payment by cheques, same must be crossed "A/C Payee Only" and issued in favour of the Company;
 16. in the event that any of my liabilities whether liquidated or otherwise remain outstanding and whether such liabilities are in respect of any moneys payable hereunder or otherwise howsoever due from me to you, you are hereby authorised to realise or sell any of my securities or assets in order to set-off, reduce or settle such liabilities or part thereof;
 17. expressly and unconditionally authorise the Company at its absolute discretion without notice to me, sell and/or otherwise dispose of all or any securities standing to the credit of any of my CDS account(s) and/or withhold at your sole and absolute discretion any of my securities including paid shares in my Trading Account and any securities in my CDS and refuse to act on my instructions to effect transfer/withdrawal of securities held in any of my CDS account(s) in the event that there is an outstanding debt or purchases due to the Company or its related companies whether due under any of my Trading Account or other Trading Account for which I may be a guarantor. In the event that there is a sale or disposal in the aforesaid manner, the Company is irrevocably authorised to utilise the sale proceeds to settle the outstanding debt due to the Company or its related companies whether due under my Trading Account for which I may be a guarantor in any manner and order as the Company deems fit. The term "outstanding debt" wherever mentioned shall mean the principal debt, interest payable including compound interest and any other charges which shall also include levies, fines or penalties whether imposed by the Company or otherwise (For Islamic Stockbroking, subject always to the principles of Shariah, the term "outstanding debt" wherever mentioned shall mean the principal debt, late payment charges and any other charges which shall also include levies, fines or penalties, in accordance with the Shariah principles, whether imposed by the Company or otherwise);
 18. agree that the Company may suspend any or all of my Trading Account and other Trading Account for which I may be a guarantor maintained anywhere with the Company which includes any branches in the event that there is an outstanding debt due to the Company or its related companies whether due under my Trading Account or other Trading Account for which I may be a guarantor or for any other reason whatsoever that the Company may deem fit and I further agree that I shall have no claims whatsoever against the Company whether in contract or in tort for any losses suffered by me as a result of the Company exercising its rights under this Clause;
 19. agree to pay the Company without demand, all outstanding debt arising from transactions effected for my Trading Account including legal fees incurred by the Company on a solicitor and client basis in the enforcement of any of my obligations and liabilities in connection therewith. I further agree to pay interest (including compound interest)/late payment charge(non-compounding) at the rate fixed by the Company (for Islamic stockbroking window, as approved by the Shariah Advisor, subject to the Resolution of Shariah Advisory Council (SAC) of Securities Commission (SC)), which may be varied from time to time (with or without notice to me). I also expressly agree that such rate of interest/late payment charge shall continue to apply to post-judgment debts;
 20. agree that in the absence of manifest error, an unsigned computer generated statement of account or a manually prepared statement of account duly signed by any of the Company's authorised staff showing my indebtedness to the Company shall be binding and conclusive evidence in any legal proceedings against me;
 21. agree that all orders for sale and purchase of the securities whether made orally, through telephone, fax or any other electronic media without further confirmation, shall be conclusively binding on me and I acknowledge and understand that not all trades will be executed concurrently with the order issued by me and that quoted prices may change before the order is executed due to market circumstances. I further agree that all orders issued by me whether in reliance on investment information obtained from the Company, the Company's authorised agents or Dealer's Representatives(s) or otherwise are at my own sole risk and that I shall have no claims whatsoever against the Company whether in contract or in tort for any losses incurred

- by me as a result thereof;
22. declare that posting by ordinary mail or communication by electronic means whether through the Internet, facsimile or telex or telegraph by the Company to me of any entitlements in relation to the securities in my CDS Account, statements of accounts, contract notes, contra statements, cheques, notices, correspondences and/or other documents shall be deemed to have been duly received by me if sent by the Company to the postal or electronic address last known to the Company (notwithstanding its subsequent return by the post office or the system administrator of the relevant internet service provider) unless I have otherwise authorised the Company in writing to release the aforesaid documents to my Dealer's Representative or agents in which the receipt by my Dealer's Representative or agents shall be deemed received by me;
 23. that any notice given may take any form including without limitation to any electronically produced unsigned notice printed on the statement of account, contract notes, contra statements, any other documents sent by the Company to me or printed on their over-leaves or a notice placed at the Company's premises or other means deemed appropriate by the Company and I further agree that such notice shall be deemed sufficient notice to me under this Clause;
 24. undertake (for Islamic Stockbroking-subject to the principles of Shariah) at all times to fully indemnify and keep the Company fully indemnified against all actions, suits, proceedings, penalties, fees, fines, debts, expenses, claims, legal fees, interest, demands, costs, charges, losses or damages which the Company may sustain or suffer or incur execution by the Company of any buy or sell orders given by the Client or any other party or parties having access to the Service whether with or without the Client's consent or any breach or violation by the Client (or its agents or representatives or persons acting under it) of any part of these Terms & Conditions without limitation to the agreement, undertaking and covenants herein and be liable as a result of or in consequences of the Company's action pursuant to any instructions given by me and/or my default of the terms and conditions contained herein. Your right of indemnity conferred herein shall continue in full force and effect and shall continue to subsist thereafter notwithstanding the suspension, termination or closure of my Trading Account;
 25. acknowledge that my Trading Account is subject to periodic review and that the Company is entitled at your absolute discretion at any time suspend and/or close or terminate my Trading Account with or without giving any reason whatsoever;
 26. wherever the context herein admits, the singular shall also include the plural and vice versa. References to the masculine gender shall also include the feminine and neuter genders. Words applicable to natural persons shall include any bodies, companies, co-operatives and societies. The term "securities" employed herein shall bear the same definition as referred to in the Securities Commission Act, 1993. The term "Company" herein shall also include the principal office and all company branches;
 27. that I have no claim whatsoever against you for any payments in respect of securities sold by me in the event I had authorised my dealer's representative or any other person to collect payments on my behalf from you;
 28. confirm that I am solely responsible for conducting, monitoring, managing and otherwise dealing with my Trading Account and I hereby acknowledge that where trading is carried out through my appointed dealer's representative, you are not responsible for any actions of my dealer's representative. All transactions done through my dealer's representative shall be at my sole risk and the indemnity under the foregoing provisions shall apply in your favour;
 29. agree that failure on the part of the Company to insist at anytime upon strict compliance with these terms and conditions or any continued course of such conduct on the part of the Company shall in no event constitute or be considered a waiver generally or specifically by the Company of any of the rights or privileges of the Company;
 30. will forthwith notify you in writing of any change in address on my part. Should I fail to notify you or should you fail to receive my notification, any notice sent by you to the address last known to you shall be deemed to be sufficiently given. Any notice given by you shall be deemed effected upon the expiry of three (3) days from the date of posting by ordinary post;
 31. you are authorised to disclose any information on me to any relevant authorities;
 32. I hereby authorize Bursa Malaysia Depository Sdn Bhd ("Bursa Depository") to disclose to the Company, and/or its agents, service providers and sub-contractors of the Company on information and/or documents pertaining to the affairs of my Account with Bursa Depository, and in particular, with relation to the portfolio held in my Trading Account. The authorization shall continue to be valid unless revoked by me in writing. I shall hereby release Bursa Depository from any losses and/or liabilities arising from or in connection with this authorisation;
 33. you may at your absolute discretion vary, modify and amend all the terms and conditions at any time or from time to time or impose additional terms and provisions as you shall think fit without further references to me and I agree that any variation, modification or amendment shall be binding on me;
 34. agrees that in the event that the Company fail to comply with any of the Bursa Malaysia Securities Berhad's rules, the Company will still have the right to sue me and I shall not use that as a defence against me;
 35. confirm that I understand the full contents herein and the risk and obligations associated with trading in securities. I also confirm that I have full authority to enter into this contract and that any deficiency in my authority and/or legal standing shall not absolve me from my liabilities stated herein;
 36. agrees to submit to the exclusive jurisdiction of the Courts of Malaysia but the Company will be at liberty to settle any disputes that may arise out of or in connection with the Foreign Securities Account in any court in any jurisdiction. All transactions, terms and conditions herein and agreements between the Client and the Company shall unless otherwise agreed be governed by and interpreted in accordance with the laws of Malaysia;
 37. agrees that for any disputes on my trading account, I shall submit official notice to the Company. Only in the event where Company does not respond to my official notice on my disputes within 90 days, I shall bring to the notice of Securities Industry Dispute Resolution Center (SIDREC);
 38. if any of the provision herein declared illegal, void, prohibited or unenforceable in any respect under any law, the illegality, voidability, prohibition or unenforceability for any reason whatsoever shall be ineffective only to the extent of such invalidity or unenforceable and shall not invalidate or render illegal, void or unenforceable any other terms, conditions, covenants or undertakings herein contained;
 39. agree and acknowledge that the terms and conditions stated herein shall be binding on my estate, successor, liquidator, receiver, representative and assignee and shall not be prejudiced or affected by any change in the constitutions related to my interest. These terms and conditions shall survive any changes or successions in the Company's business and shall be binding; in the case of the client or firm, upon the partners jointly and severally and upon their personal representatives; and in case of the client being an individual, upon the client's personal representatives, receiver or trustee whether in bankruptcy or otherwise;
 40. any references to the words denoting to the Client and the Applicant refers to the Account Holder and shall have the same meaning;
 41. any references to the words denoting neuter gender shall include all gender; and
 42. declare that I have read, fully understood and agreed to be bound by terms, conditions, covenants and undertakings herein stated.

B). TERMS AND CONDITIONS FOR DISCRETIONARY FINANCING ACCOUNT

In consideration of the Company granting or agreeing to grant or continuing to make available a Discretionary Financing (DF Account) to me, I hereby irrevocably and unconditionally further agree, covenant, undertake and declare that:

1. Discretionary Financing

- 1.1. The DF Account shall be utilised for the purpose of trading on the stock exchange of Bursa Securities and/or any other stock exchange as may be approved by the Company.
- 1.2. The Company may allow me to use discretionary financing to settle my/our outstanding purchase position in relation to contract(s) from the fourth (4th) market day following the contract date up to the seventh (7th) market day following the contract date or any other market days to be determined by Bursa Malaysia Securities Berhad ("Bursa Securities") from time to time ("Discretionary Financing").

- 1.3. I shall solely use the Discretionary Financing for ready basis contract unless otherwise determined by the Rules and guidelines of Bursa Securities from time to time.
- 1.4. I further agree that my Discretionary Financing shall be subject to a trading limit(s) set by the Company and the Company may as it deem fit, from time to time, at its absolute discretion set a maximum and minimum trading limit and shall have absolute right to increase and/or decrease my trading limit without further reference to me and such changes shall be binding upon my Discretionary Financing account.
- 1.5. In the event that I wish to use the Discretionary Financing facility to effect settlement of my outstanding purchase contract(s), I shall notify my dealer's representative latest by the third (3rd) market day following the contract date, or any FDSS due date as may be determined by Bursa Securities from time to time, and I hereby unconditionally and irrevocably authorize my dealer's representative to notify the Company on the same date.
- 1.6. Should I fail to settle my outstanding purchase contract(s) by the third (3rd) market day following the contract date and fail to notify the Company or its representatives as mentioned in paragraph 1.5 above, the Company shall at its sole and absolute discretion utilize the Discretionary Financing facility and I shall deemed to have given my consent to the Company to do so.
- 1.7. Notwithstanding the above paragraph 1.6, the Company may at its absolute discretion not to utilize the Discretionary Financing facility and shall deem that the settlement of the outstanding purchase position in relation to the contract(s) done on a contract date in my account shall be in accordance with FDSS due date or any other date as may be determined by Bursa Securities from time to time.
- 2. Settlement by way of cash/cheque**
- 2.1. Settlement of the outstanding purchase position of the contract shall be effected not later than 12.30p.m. on the seventh (7th) market day following the contract date.
- 3. Settlement by way of "Contra"**
- 3.1. In the event that I opt to settle the outstanding purchase contract(s) by way of setting off against the subsequent sale contract(s) of the same securities ("Contra") which is subject to the Company's consent at its discretion by the latest of seventh (7th) market day following the contract date, or any market day that is determined by Bursa Securities from time to time, the following guidelines shall be applied:
- The difference resulting from a contra must be settled between myself and the Company not later than any due date as determined by the Company from time to time or any other market day as may be determined by Bursa Securities from time to time;
 - The Company (for Islamic Stockbroking-subject to the principles of the Shariah) is at its discretion to impose any charges in respect of the contra transaction that it may deem fit;
 - The Company has the right to utilize any credit balance and/or shares in the client's account;
 - The contra losses will automatically be netted off with any contra gains without giving any notice to me;
 - Interest/Late Payment Charges shall be levied on the outstanding contra losses, inclusive of any other charges that may be imposed as per 3(ii) above, if I fail to settle the contra losses within the settlement period as mentioned in 3(i) above.
- 4. Selling Out**
- 4.1. In the event that I fail to effect settlement of outstanding purchase position in relation to a contract in accordance with the time prescribed in the Rules and guidelines of Bursa Securities, the Company shall close off the purchase position by the time prescribed in the Rules and guidelines of Bursa Securities and shall institute a selling out by the next market day without giving any notice to me;
- 4.2. In relation to paragraph 4.1 above, the Company may, at any time after the institution of a selling out, sue me for the difference between the contract price and the market price together with all consequential losses and expenses, and all damages which the Company may sustain shall be recoverable from me as liquidated damages;
- 4.3. In the event of my death between the time of my placing of order to buy but before the securities are paid, the Company's right to institute selling out proceedings against me shall not be impaired and that my executors or administrators, as the case may be, shall be liable to pay for all losses and expenses incurred by the Company as a result of the selling out;
- 5. Discretionary Financing Fees (DF Fees)**
- 5.1. the Company shall be entitled to charge me Discretionary Financing Fee, at the rate to be determined by the Company at its discretion from time to time, for each outstanding purchase position in relation to a contract for which the Company provides Discretionary Financing;
- 6. Changes in the Company/Client**
- 6.1. I agree and acknowledge that the terms and conditions stated herein shall be binding on my estate, successor, liquidator, receiver, representative and assignee and shall not be prejudiced or affected by any change in the constitutions related to my interest. (These terms and conditions shall survive any changes or successions in the Company's business and shall be binding; in the case of a corporate account, upon the partners jointly and severally and upon their personal representatives; and in the case of an individual, upon the client's personal representatives, receiver or trustee whether in bankruptcy or otherwise).
- 7. Termination of DF Account**
- 7.1. The Company may in its sole discretion and in accordance with the Rules of Bursa Malaysia with regards to Public Notification render one (1) trading day notice in writing, to terminate the DF Account with the Client and the whole principal amount outstanding thereunder together with interest/return thereon shall become due and immediately repayable/payable upon demand when the following occurs:-
- in the event the Client is a company, enters into liquidation by passing of a resolution or by presentation of a court petition or a manager and/or receiver is appointed of the undertaking or property of the Client or any part thereof; or
 - in the event the Client is an individual, commits an act of bankruptcy or becomes mentally incapacitated or dies;
- 7.2. The Company may, without any prejudice to any other right or remedy of the Company and notwithstanding any waivers of any previous breach, suspend or terminate the DF Account if:
- the Client has been adjudged bankrupt or a receiving order has been made against the Client if the Client makes any consumption or arrangement with or assignment for the benefit of the Client's creditor;
 - in case of a corporation, be wound up or have a receiver or manager appointed;
 - element of fraud is detected;
 - the Client is in breach of this terms and conditions, rules and regulations of the Bursa Malaysia and the provision in the Securities Commission Act 1993;
 - the Company is of the opinion that such termination is necessary and desirable to protect the Company's interest.
- 8. Other Terms**
- 8.1. Interest charges/late payment charges, at the rate to be determined by the Company at its discretion from time to time, shall be levied on the outstanding purchase contract(s) effective fourth (4th) market day following the contract date to the date the contract is settled either by way of contra or cash. In case of Islamic Stockbroking, the rate of Late Payment Charges shall comply with the requirement of Shariah as accepted by the Shariah Advisor, subject to the Resolution of the Shariah Advisory Council of Securities Commission of Malaysia;
- 8.2. Discretionary Financing facility should not be granted to me if I am the persons fall under the categories of persons being restricted from obtaining margin financing facilities as mentioned in the Rules of Bursa Securities. Therefore, I hereby solemnly declare that, upon applying for such financing facilities, I am not the person(s) as mentioned above;
- 8.3. Further to paragraph 8.2 above, I shall be obliged to declare to the Company that should I am the person(s) fall under the aforesaid categories

subsequent to me obtaining approval for such financing facility as and when I become one. Thereafter, my Discretionary Financing facility shall be ceased and I shall be held liable to any losses, inclusive of any charges and/or cost, that may be incurred;

- 8.4. The Company is authorised to apply, transfer, use and/or set-off any of my securities, or contracts relating thereto, contra gain and/or any credit balance in relation thereto, cash, sale proceeds or any other property therein, interchangeably between any of my account, whether individual or joint or from any of my account to any account guaranteed by me at any time or from time to time without notice at the absolute discretion of the Company.
- 8.5. Notwithstanding the provisions above, the Company, at its absolute discretion, reserves its rights:
- (i) to reject my application or impose such conditions or restrictions as the Company may deem fit without giving any reason therefore;
 - (ii) to disallow me from utilizing the Discretionary Financing to settle any of my outstanding purchase contract even after my application for Discretionary Financing has been consented by me and duly approved by the Company and I shall not hold the Company liable for any losses and/or costs that I may incur;
 - (iii) to discontinue the Discretionary Financing facility, that has been duly approved, to me solely at the Company's discretion;
 - (iv) to institute selling out on or demand the settlement of my outstanding contract(s), including any additional costs that may be imposed by the Company, at any time before the seventh (7th) market day following the contract date, or before any last market day of Discretionary Financing as may be determined by Bursa Securities from time to time, after the Discretionary Financing is effected without giving any prior notice;
 - (v) to request additional and further collateral, as may be determined by the Company from time to time, before or after the Discretionary Financing facility is extended, failing which my outstanding purchase contract(s) can be forced sell in accordance to the Bursa Securities' Rules on Fixed Delivery Settlement System ("FDSS") and I shall unconditionally and irrevocably agree and undertake to fully settle all the losses and any other additional cost that may be imposed by the Company; and
 - (vi) to alter, waive and/or vary all or any of the terms and conditions of Discretionary Financing that the Company deems fit without any further notice being served to me and I shall abide by all the said alterations, waivers and variations at all times.

9. Notice

- 9.1. Any notice or demand by the Company shall be in writing signed by an officer of the Company or a firm or lawyers acting on behalf of the Company be sent by prepaid post or delivered personally to the address of the Client last known shall be deemed to have been received on the day it was delivered or if sent by post three (3) days after the date of posting.

C). TERMS AND CONDITIONS FOR COLLATERALISED TRADING ACCOUNT

In consideration of the Company granting or agreeing to grant or continuing to make available a Collateralised Trading Facility (Collateralised Account) to me I hereby irrevocably and unconditionally further agree, covenant, undertake and declare that:

1. Collateralised Trading Facility

- 1.1. The Collateralised Account shall be utilised by the Client or on the Client's behalf exclusively for the sale and purchase of securities which are listed on the Bursa Malaysia Securities Exchange (Bursa) and/or any other stock exchange as may be approved by the Company. The Client declare that they are aware that this account does not constitute a Margin Account Facility and all transactions are subjected to the normal rules under the Fixed Delivery and Settlement System or any other system as imposed by the authorities.
- 1.2. The Client hereby agrees and covenants that the Client may choose to convert an existing trading account to a Collateralised Account subject to there being sufficient collateral in his account or open a new account under the Company's Nominees account. The Nominees account will only be activated upon the clearance of monies deposited or shares pledged into the Company's Nominees accounts in the name of the Client.
- 1.3. The Company reserves the right to reject any application without assigning any reasons whatsoever.

2. Collaterals

- 2.1. The Client hereby acknowledges that the Collateral can be in the form of cash, cash plus shares or shares only.
- 2.2. If Collateral is only in the form of share, the Company reserves the right to determine the trading limit based on the Company's guidelines or the limit that it may deem fit from time to time.
- 2.3. All the securities are given 100% value or the value capping percentage and subject to single counter limit to be determined by the Company from time to time, whichever lower, of the preceding market day closing price and/or any price as determine by the Company from time to time..
- 2.4. The trading limit for the collateralised account shall be at the limit that the Company may deem fit and subject to review and changes from time to time by the Company
- 2.5. The Company reserves the right at its absolute discretion to impose maximum and minimum trading limits as and when it deems fit.
- 2.6. For ISBW, the Collaterals to be used must always be Shariah compliant. If the Collateral is in the form of cash placed with Shariah non-compliant account, the collaterals shall always be limited only to the principal amount of the Account.

3. Operation of Collateralised Account

- 3.1. The Client hereby covenants that all settlements of trade will be in accordance with Bursa's rules.
- 3.2. Any proceeds (whether sales or contra gains) will only be paid to client provided the position of the client's account is satisfactory and that there are no outstanding contra losses or interest/late payment charge or bills.
- 3.3. Trades done must be within the limits given. Accounts will be suspended when paragraph 3.4 occurs and will continue to be suspended until additional collateral is pledged or outstanding position is cleared.
- 3.4. Accounts will be suspended if the outstanding contra losses are not settled within the prescribed settlement date as may be determined by the Company from time to time.
- 3.5. Any overdue amount must be promptly settled upon demand, failing which cash collateral will be first used to settle the outstanding amount and if insufficient, shares collateral will be sold and the proceeds will be used to settle the remaining outstanding amount.
- 3.6. The Company have the right to force sell the Client's share collateral if the outstanding amount due from the Client compare to the total share collateral (refer to clause above for valuation) exceed a certain ratio as determine by the Company from time to time (hereinafter refer to as "Force sell Ratio")
- 3.7. The facility provided can be withdrawn at the Company's absolute discretion.

4. Nominee Services (for nominee account only)

- 4.1. The Client hereby agrees and confirms that all requests for registration of Right Issue, TSR, Warrants, Loans Stock/Shariah Compliant Loan Stock, Bond/Sukuk, etc must be made in writing and received by the Company upon notification not later than the number of days to be determined from time to time before the lodgement date.

5. Charges

- 5.1. The CDS opening account fees and CDS transfer fees will be borne by the Client.
- 5.2. Any other incidental costs relating to registration, delivery, postage, handling and other charges to be determined the Company, from time to time, at its absolute discretion will be borne by the Client.

6. Right to Retain Collateral Lien

- 6.1. The Client hereby irrevocably gives its consents to the Company to retain such collateral shares and/or such monies standing to the credit of the Client in the Collateralised Account for as long as the Client shall in its absolute discretion think fit until all liabilities, whether certain or

contingent, shall have been fully discharged and satisfied.

6.2. Bursa Rules for Lien On Securities shall and will apply in this context whereby:

- a) the Company shall, in respect of any purchase of securities by the Client, have a lien on all securities for the time being held by the Company in the Client's name in whatsoever form.
- b) in the event any monies shall be owing to the Company by the Client in respect of a purchase of any securities, the Client shall be deemed to have given his consent to the Company borrowing on such securities (for Islamic Stockbroking-based on the Shariah principles of SBBA), and for such purpose pledging the securities or any of them to the extent of the amount outstanding on the Collateralised Account and without obligation to retain in its possession or control securities of like character or amount for such period until the monies owing are fully paid by the Client.
- c) upon the Company giving reasonable notice to the Client, the Company may at its sole discretion sell such securities in the name of the Client whether held in the Collateralised Account or otherwise in the event the proceeds of such sale is insufficient to pay the outstanding amount in the Collateralised Account, the Company shall be at liberty to claim for the shortfall from the Client.

7. Rights to Liquidate CDS shares and Set-Off

7.1. The Client hereby agrees and confirms that the Company shall, without prejudice to any other similar right to which the Company is entitled in law, have the right at any time hereafter with or without notice to or concurrence of the Client to liquidate all or any part of the collateral shares and/or any monies standing to the credit of the Collateralised Account and to apply the proceeds of liquidation and/or monies in or towards payment or satisfaction of:-

- a) the principal outstanding sum due from the Client to the Company arising from the Collateralised Account followed by all interest/late payment charges payable by the Client to the Company and broker charges;
- b) all other cost and charges, including legal costs on a solicitor-client basis, howsoever incurred by the Company in the recovery of the outstanding sum due for the Collateralised Account; and
- c) any remaining balance upon the deduction of all the above shall be paid to the Client.

8. Debiting the Collateralised Account

8.1. The Company shall have the right, at any time to debit the Client's Collateralised Account with interest/Late Payment Charges, commission charges and fees and all other monies incurred in connection with the Collateralised Account and the debited sum shall be a debt due and owing from the Client to the Company.

9. Notification Statements

9.1. Any statement, certificate or determination by the authorised officer of the Company as to monies, obligations or liabilities for the time being due, owing or incurred by the Client to the Company shall be conclusive and binding on the Client.

10. Termination of Collateralised Account

10.1. The Company may in its sole discretion and in accordance with the Rules of Bursa Malaysia with regards to Public Notification render one (1) trading day notice in writing, to terminate the Collateralised Account with the Client and the whole principal amount outstanding thereunder together with interest/late payment charge thereon shall become due and immediately repayable upon demand when the following occurs:-

- (i) the Company having exercised their right of set off pursuant to paragraph 3 above and here remains a shortfall due and outstanding from the Client to the Company in the Collateralised Account; or
- (ii) in the event the Client is a company, enters into liquidation by passing of a resolution or by presentation of a court petition or a manager and/or receiver is appointed of the undertaking or property of the Client or any part thereof; or
- (iii) in the event the Client is an individual, commits an act of bankruptcy or becomes mentally incapacitated or dies;

10.2. The Company may, without any prejudice to any other right or remedy of the Company and notwithstanding any waivers of any previous breach, suspend or terminate the Collateralised Account if:

- (i) the Client has been adjudged bankrupt or a receiving order has been made against the Client if the Client makes any consumption or arrangement with or assignment for the benefit of the Client's creditor
- (ii) in case of an organisation, be wound up or have a receiver or manager appointed
- (iii) element of fraud is detected

- (iv) the Client is in breach of this terms and conditions, rules and regulations of the Bursa and the provision in the Securities Commission Act 1993.
- (v) the Company is of the opinion that such termination is necessary and desirable to protect the Company's interest

11. Exemption/Exclusion Liability

11.1. The Company shall not be liable for any act, omission neglect and/or default in relation to the maintenance of the Collateralised Account and the conduct on the part of the Company or all other connected matters thereto, including but not limited to the right of the Company to exercise selling out procedures.

11.2. In any event, the Company shall not be liable for any loss or damage which the Client may sustain from the suspension of securities, selling of securities in settlement of losses, termination or resignation of dealer representatives handling the Client's portfolios, wrong counters in selling or purchase of securities by dealer representative and modification, change, disruption of power supply resulting in breakdown of trading transmission to the Bursa Malaysia

12. Modification

12.1. Notwithstanding the provision herein contained, the Company may in its absolute discretion:-

- a) vary the terms and conditions herein and/or under and in respect of the Collateralised Account; and/or
- b) increase, decrease or vary the limit of the Collateralised Account.

13. Assignment

13.1. The Company shall be at liberty at any time with or without the concurrence of the Client to assign and transfer the Company's rights, interest and benefits herein and the costs and expenses of the Company and of the assignee or transferee of and incidental to such assignment or transfer shall be paid by the Client.

13.2. The Client shall not assign or transfer his rights, interest and/or liability in the Collateralised Account to any other third party without the written consent of the Company.

14. Notice

14.1. Any notice or demand by the Company shall be in writing signed by an officer of the Company or a firm or lawyers acting on behalf of the Company and a demand or notice sent or transmitted to the address of the Client last known to the Company shall be deemed to have been received by the Client or his personal representative if sent by post at the expiration of forty-eight (48) hours after it has been posted, notwithstanding that it is returned undelivered, if sent by hand, immediately upon delivery by messenger or upon personal collection by the Client, if sent by telegram, twenty-four (24) hours after transmission, and if sent by telex or facsimile, forthwith transmission.

15. Authorisation

15.1. The Client hereby authorise the Company to force sell at any time without having to refer to the Client's shares in the Client's custody or CDS

(Central Depository System) accounts to fully settle any outstanding losses, inclusive of any interest/late payment charges or incidental charges thereon, which remain outstanding for more than fourteen (14) days

15.2. The Client further agree that the authorisation may not be revoked and withdrawal of any shares from the CDS accounts shall not be allowed until all outstanding sum in the Collateralised Account are fully settled and paid.

D). TERMS & CONDITIONS FOR FOREIGN TRADING

UOB Kay Hian Securities (M) Sdn Bhd (“Company”) in collaboration with its appointed Market Data Provider offers trading in foreign securities via its website under such domain name (and/or any other name to be determined by the Company from time to time). The website and the Market Data are made available to the Applicant (“Client”) directly if the Client sign up for Online Trading likewise the Client may opt to trade through their Dealers Representative.

In consideration of the Company providing the Foreign Trading service for foreign securities, the Client hereby undertake and agree at all times to abide by the terms and conditions contained herein which shall form part of and are to be read collectively with the Covenants and Undertaking in the Application Form for Individual and/or the agreement(s) executed between the Client and the Company (relating to the products and services by the Company and the terms and conditions therein and shall include all supplements, amendments and variations thereto shall collectively constitute the contract between the Client and the Company.

1. Definition

“Exchange” in the case of foreign securities means the relevant Securities Exchange on which the Transactions are effected ;

“Foreign Rules” means all relevant rules, bye-laws, customs, practices, notices, directives and regulations for the time being of any foreign stock exchange or any governmental or regulatory authorities of any foreign country, whether having the force of law or not, and all applicable laws in such foreign country which the Company and/or the Client may be bound or which applies to any of the Transactions and Transactional Services;

“Foreign Securities” means Securities that are listed on a Securities Exchange outside of Malaysia and are not traded on Bursa Securities;

“Online Trading” means the internet based electronic facility(ies) that the Company makes, will make or has made available from time to time to the Client that will enable the Client to effect the Transactions and/or obtain market information and data, news, quotations, research information and analysis, alerts and any other information or publication whether in respect of the Transactions or otherwise;

“Website” means the website owned, operated, maintained and/or designated by the Company and accessible at the internet uniform resource locator (URL) designated by the Company from time to time that will enable the Client to gain access to the Online Trading.

2. Rules Governing Foreign Transactions

2.1. In addition to Bursa Rules, the Client agrees that his transactions shall be governed by all the applicable constitution, by-laws, rules, regulations of the relevant exchanges on which the foreign securities are listed which includes all regulatory and government bodies and the clearing organizations of the relevant foreign countries and shall be fully responsible to comply with the stipulation therein. The Client hereby gives consent to the Company to provide, where required, the information relating to his account to the relevant party.

2.2. The Company is entitled and hereby authorised by the Client, to take any action or refrain from taking any action which the Company considers appropriate for the purpose of complying with the Foreign Rules. The Company nor any of their respective officers, directors or employers shall not be held liable on any action taken to comply with any such Rule, law or regulation, including, without limitation, any liquidation, in whole or in part, his positions or any other action taken in the event that any exchange declares an emergency.

3. Market Data Provider/Foreign Exchanges

3.1. The Client shall be bound by any other terms and conditions of agreements executed between the Company and the Market Data Provider and/or relevant foreign exchange in relation to services rendered to facilitate his trading in foreign securities. In relation to Online Services, the Company may in its absolute discretion, determine and vary the frequency, manner of use or availability thereof to the Client from time to time.

3.2. The Client comprehend the Company may be obliged to regard itself as being primarily responsible for the execution of his orders. Therefore the Company may, but is not obliged to take such measures (including effecting payment and settlement in respect of the orders which have been executed) as far as may be necessary to ensure non-default of the Company’s own primary responsibility as aforesaid. The Client acknowledges that the Company is not obligated to provide the Client with notice prior to effecting payment and settlement in respect of the orders which have been executed. The Company shall be unconditionally entitled to claim all sums from me/us expended by the Company to effect payment and settlement in respect of my/our orders and instructions that have been executed.

4. Market Data and Execution Delay

4.1. Though the Company provides a platform for trading in foreign securities by means of Market Data Provider, the Client acknowledges that there may be delays in stocks quotes and execution of orders. While the Company will take reasonable care to mitigate any such delay, the Client agree that neither the Company nor any of its officers, agents or employees shall be liable for the accuracy, completeness and timeliness of the information or execution or for any decision made or action taken by the Client in reliance upon the information provided or for any interruption of any data or information provided therein.

5. Trading Limit

5.1. The Company may in its absolute discretion determine and vary the available trading limit based on the Client’s collateral (cash deposit or pledged shares) maintained with the Company for dealing in foreign securities. The Client further agrees that the Company shall have the right at any time to refuse his orders or limit the purchases/sales ordered by him.

6. Settlement Date

6.1. The Client acknowledges that the delivery and settlement between the Company and the Client in respect of transactions in the securities shall be effected not later than the scheduled statement date of the relevant exchange. When the scheduled settlement date falls on a public holiday in Malaysia, settlement shall be effected on the following market day for Malaysia.

7. Restricted Trading Days

7.1. The Client’s foreign securities trading may be restricted to days when the Malaysian exchange, Bursa Malaysia, is open for trading. Therefore the Client may be unable to trade in securities when Bursa Malaysia, is closed for trading notwithstanding that the relevant exchange on which the Client wishes to trade may be open for trading. The Company may at its absolute discretion (but is not obliged to) increase or decrease the trading days or vary the trading hours from time to time. The Company shall not be liable for any loss, claim, damage, cost or expense suffered or incurred by the Client, or profit or advantage of which the Client may be deprived, which arises from the restricted trading days.

8. Settlement Currency and Foreign Exchange Risks

8.1. The Client agrees that all transactions in the securities and monetary obligations relating to the Client’s Account shall be settled in Ringgit Malaysia unless otherwise agreed by the parties. All accruals if received in a foreign currency shall be converted at such rate of exchange as may be decided by the Company and credited into the Client’s Account in Ringgit Malaysia.

8.2. However, subject to the prior approval of the Company, transactions may be settled in a currency other than Ringgit Malaysia but at a rate of exchange determined by the Company in its sole discretion. The Client shall be fully responsible, and shall indemnify the Company save and harmless for any losses, damages, costs and expenses which may result from any currency conversion effected as aforesaid.

9. Commission, Fees, Costs, Charges and Taxes

9.1. The Client undertake to pay all charges that may be imposed by the Company and/or any Exchange or clearing organization, including but not limited to any withholding and other taxes and duties imposed by any competent authority on the Client's account or transaction effected by the Client, any forex exchange gain/ loss and any fines or other penalties imposed by any competent authority.

10. Acknowledgement of Risk

10.1. The Client acknowledges that there are risks associated with dealings in securities in multiple markets in the manner contemplated herein and agrees to have read, understood and accepted the Risk Disclosure Statement and the risks disclosed therein. The Client further confirms that the Company shall not be responsible for the decision taken by the Client to deal in foreign securities.

11. Automatic Liquidation

11.1. The Client agrees that if he does not pay for any securities which he purchases or settle any other transaction with respect to securities by the settlement date of the purchase contract, the Company has the right to liquidate and impose charges on any or all of these transactions without further notice to the Client. The Company may, but need not, exercise this right on any day after the day on which the right to liquidate first arose. The Company will not be liable to the Client with respect to securities purchase transactions on which the Client has defaulted on for any loss suffered by the Client as a result of any fall in the market price of the securities between the first day the right to liquidate arose and the day it actually sells the securities.

11.2. Furthermore, the Client agrees to pay interest/late payment charge to the Company on all monies due and payable by the Client under his account or with respect to the transactions in the securities by the Client at the prevailing rate of the Company. Such interest/late payment charge will be payable both before as well as after judgment.

12. Rights of Set-Off

12.1. The Client further acknowledges and agrees that the Company has the right:

- a) to consolidate all or any one of the Client's liabilities to the Company;
- b) to sell, assign, pledge, utilize, setoff, transfer and/or otherwise dispose, any sums standing to the credit (cash deposit or pledged shares) of any one or more of such accounts in or towards satisfaction of any of liabilities (including but not limited to settlement of any losses, claims, action, interest/late payment charge, suits, proceedings, liabilities, expenses and other charges accruing) to the Company in the Client's foreign securities trading account or in any other respect whether such liabilities in any currency whatsoever be actual or contingent, primary or collateral or several or joint.

13. Nominee/Custodian

13.1. The Client recognise and consent to the Company to hold all securities purchased for him either directly through a Nominee or Custodian (who may effect such holding through a Sub- Nominee or Sub-Custodian). Such Nominee/Custodian and/or such Sub-Nominee or Sub-Custodian may or may not be within Malaysia and in the latter case, the Client consent to the Company having absolute discretion in their appointment or approval in their appointment. All costs associated with the holding of the securities by any of them shall be for the Client's account. Accruals with respect to any and all securities so held if in money form, shall be held or accounted for in its original currency of receipt converted into Ringgit Malaysia (as The Company thinks fit) and credited into the Client's account.

13.2. Without prejudice to the terms for the provision of Nominee/Custodian services with respect to the securities set out in paragraph above, the Client acknowledge and consent to the fact that any securities belonging to the Client held with the Company or its Nominee or Custodian for any reason whatsoever may be held with securities held for other clients of the Company on an aggregate or omnibus basis.

13.3. Without prejudice to any clause herein, the Company is authorized (but is not obliged) either by itself, through a Nominee, Custodian, Sub-Nominee or Sub-Custodian or otherwise, do any lawful act or thing which in the discretion of The Company, is necessary to preserve the integrity of the securities and/or any account and/or to protect the reasonable interests of the Client and/or the Company.

14. Utilisation of Securities

14.1. The Client agrees that:

- (a) any transfer of securities from the Client's account must obtain the Company's prior approval and in compliance with the laws, regulations and rules of the relevant exchange and shall be at the cost of the Client; and
- (b) the Company shall at all times have a general lien over any and all securities held by the Company for the Client as security for any outstanding obligation owed by the Client to the Company. The Company may at all times exercise this lien by effecting a sell out of any or all of such securities and apply the net proceeds towards settlement or discharge of the Client's obligations to the Company.

15. Exclusion of Liability

15.1. The Client acknowledges that the Company shall use reasonable care in the selection of any Broker, Nominee, Custodian, agent or delegate, and shall not be liable for any loss, claim, damage, expenses or liability suffered or incurred by the Client, or profit or advantage of which he may be deprived, which arises from or in connection with:-

- (a) the insolvency of any Brokers, Nominee, Custodian, Sub-Nominee and Sub-Custodian; or
- (b) any act or omission of any broker, Nominee, Custodian, Sub-Nominee or Sub-Custodian, except in so far as the same arises as a result of the fraud, gross negligence and or willful default of the Company

15.2. The Company shall not be liable or have any responsibility to the Client for any loss or damage incurred or suffered by him if the performance of the Company's obligations is interrupted, delayed or prevented by circumstances, acts or events beyond its reasonable control. This shall include but not be limited to industrial disputes, acts or regulations of any governmental authorities or stock exchanges or breakdown, failure or malfunction of telecommunications or computer service or systems.

16. No Guarantee or Warranty

16.1. The Client acknowledges that any trading recommendations and market or other information provided by the Company are extraneous to the provision of services under the trading terms and do not constitute any suggestion or an offer to sell or the solicitation of an offer to buy any securities in the relevant exchanges. Such recommendations and information although based upon information obtained from sources believed by the Company to be reliable, may be incomplete, may not have been verified and may be changed without notice to me/us. The Company makes no representation, warranty or guarantee as to the accuracy or completeness of any market or other information or trading recommendations furnished or as the tax consequences of the Client's transactions.

17. Authorisation

17.1. Without prejudice to any clause herein, the Company is authorized (but is not obliged), either by itself, through its Nominee, Custodian, Sub-Nominee or Sub-Custodian or otherwise, to do any lawful act or thing which in the discretion of the Company is necessary to preserve the integrity of the securities custodies and/or any account and/or to protect the reasonable interests of the Client and/or the Company.

18. Termination

18.1. The Client agrees that the Company may, by notice in writing, at its sole and absolute rights terminate the Foreign Securities Trading in the event of any failure by the Client to observe the terms and conditions herein and/or that the Company is in opinion, that the continued trading is not to the mutual benefit of both party. Upon termination, the Company shall be entitled to utilise any amount due to the Client and/or liquidate the securities to settle any outstanding amounts without further notice to the Client. The remaining amount shall be refunded to the Client in such manner as the Client shall direct. The remaining securities belonging to the Client shall be transferred to such account with such custodian or otherwise dealt with in the

manner as the Client shall specify at the cost and expense of the Client subject to the laws, regulations and rules of the relevant jurisdiction.

19. Variations

19.1. In the event of any conflict between these terms and conditions and the Foreign Rules, these terms and conditions shall be modified or superseded to the extent necessary to eliminate such conflict, but shall in all other respects continue in full force and effect. The Client agrees that the Company may at its absolute discretion vary or add to the terms and conditions herein. Without limitation to the foregoing, such notices may be included as part of the Client's monthly statement of account which such variations shall be deemed to be binding on the Client.

16 FOREIGN SECURITIES RISK DISCLOSURE STATEMENT

Foreign securities are subject to the laws and regulations of the jurisdiction it is listed in. Before the Applicant trade in foreign securities or authorise someone else to trade for him, he should be aware of the risks that may affect the value of his investment.

1. This statement is provided to the Applicant in accordance with Rules of Bursa Malaysia Securities Berhad.
2. This statement does not disclose all the risks and other significant aspects of trading in foreign securities. The Applicant should undertake such transactions only if he understand and is comfortable with the extent of his exposure to the risks.
3. The Applicant should carefully consider whether such trading is suitable for him in light of his experience, objectives, risk appetite, financial resources and other relevant circumstances. In considering whether to trade or to authorise someone else to trade for him, he should be aware of the following:
 - (a) Foreign markets may be subject to different regulations, and may operate differently from Bursa Exchange in Malaysia. For example, there may be different rules providing for the safekeeping of securities and monies held by custodian banks or depositories. This may affect the level of safeguards in place to ensure proper segregation and safekeeping of his investment products or monies held in foreign countries. There is also the risk of his investment products or monies not being protected if the custodian has credit problems or fails. Foreign markets may also have different periods for clearing and settling transactions. These may affect the information available to him regarding transaction prices and the time he has to settle his trade on such foreign markets. These may affect the information available to him regarding transaction prices and the time he has to settle his trade on such foreign markets.
 - (b) Foreign markets may be subject to rules which may offer different investor protection as compared to Malaysia. Before he start to trade, he should be fully aware of the types of redress available to him in Malaysia and other relevant jurisdictions, if any.
 - (c) Foreign securities may not be subject to the same disclosure standards that apply to investment products listed for quotation or quoted on Bursa Exchange in Malaysia. Where disclosure is made, differences in accounting, auditing and financial reporting standards may also affect the quality and comparability of information provided. It may also be more difficult to locate up-to-date information, and the information published may only be available in a foreign language.
 - (d) In some countries, legal concepts which are practiced in mature legal systems may not be in place or may have yet to be tested in courts. This would make it more difficult to predict with a degree of certainty the outcome of judicial proceedings or even the quantum of damages which may be awarded following a successful claim.
 - (e) The Ministry of Finance in Malaysia may be unable to compel the enforcement of the rules of the regulatory authorities or markets in other jurisdictions where his transactions will be effected.
 - (f) The laws of some jurisdictions may prohibit or restrict the repatriation of funds from such jurisdictions including capital, divestment proceeds, profits, dividends and interest/return arising from investment in such countries. Therefore, there is no guarantee that the funds he has invested and the funds arising from his investment will be capable of being remitted.
 - (g) Some jurisdictions may also restrict the amount or type of investment products that foreign investors may trade. This can affect the liquidity and prices of the foreign securities that he invest in.
 - (h) There may be tax implications of investing in foreign securities. For example, sale proceeds or the receipt of any dividends and other income may be subject to tax levies, duties or charges in the foreign country, in Malaysia or in both countries.
 - (i) His investment return on foreign currency-denominated securities may be affected by exchange rate fluctuations where there is a need to convert from the currency of denomination of the investment products to another currency, or may be affected by exchange controls.
 - (j) He may have to pay additional costs such as fees and broker's commissions for transactions in foreign exchanges. In some jurisdictions, he may also have to pay a premium to trade certain listed foreign securities. Therefore, before he begin to trade, he should obtain a clear explanation of all commissions, fees and other charges for which he will be liable. These charges will affect his net profit (if any) or increase his loss.
 - (k) Transactions on foreign exchanges or foreign markets are generally effected by the Malaysian Broker through the use of foreign brokers who have trading and/or clearing rights on those exchanges. All transactions that are executed upon his instructions with such counterparties and correspondent brokers are dependent on their respective due performance of their obligations. The insolvency or default of such counterparties and correspondent brokers may lead to positions being liquidated or closed out without his consent and/or may result in difficulties in recovering his monies and assets held foreign countries.
 - (l) Foreign markets are influenced by the political, economic and social developments in the foreign jurisdiction, which may be uncertain and may increase the risk of investing in foreign securities.

17 STRUCTURED WARRANTS RISK DISCLOSURE STATEMENT (NOT APPLICABLE FOR ISLAMIC STOCKBROKING)

1. This statement is provided to the Applicant in accordance with the directive of the Bursa Malaysia Securities Berhad.
2. The purpose of this statement is to inform the Applicant that the risk of loss in purchasing structured warrants can be substantial. The Applicant should therefore assess if the purchase of structured warrants is suitable for him in light of his financial circumstances. In deciding whether to purchase structured warrant, the Applicant should be aware of the following :
 - 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;
 - in order to realise any value from a structured warrant, it is necessary to sell the structured warrant or exercise the structured warrant on or before their expiry date;
 - under certain conditions, it may become difficult to sell the structured warrant;
 - upon exercise of the structured warrant, the issuer may settle its obligations via actual delivery of the underlying assets, in cash or a combination of both depending on the terms of the issue of the structured warrant;
 - placing of contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit the Applicant's losses to the intended amount. Market conditions may not make it possible to execute such orders; and
 - the high degree of leverage that is obtainable from structured warrant because the small initial outlay can work against or for the Applicant. The use of leverage can lead to large losses as well as gain.
3. This brief statement cannot disclose all the risks and other aspects of purchasing structured warrants. The Applicant should therefore carefully study the terms and conditions of any structured warrant before he decides to purchase. If the Applicant is in doubt in relation to any aspect of this statement or the terms of a structured warrant, he should consult his Dealers Representative.

1. The LEAP Market is aimed at facilitating access to the capital market by small or medium sized enterprises (“SMEs”) to which a higher investment risk may be attached. This market is a qualified market meant for sophisticated investors only, i.e. those who qualify under Part I of Schedules 6 and 7 of the Capital Markets and Services Act 2007 (“CMSA”). The issue or offer of securities on the LEAP Market is based on an information memorandum, and not a full prospectus registered with the Securities Commission Malaysia under section 233 of the CMSA. In the LEAP Market, sophisticated investors will have the full responsibility for evaluating the disclosed information, as well as the merits and risks of investing.
2. The purpose of this statement is to inform the applicant that apart from the normal risks involved in trading in securities, trading securities in the LEAP Market comes with other additional risks. The applicant should NOT invest in the securities offered unless he is a sophisticated investor and he fully understands and is prepared to take the risks. The applicant should assess whether the purchase of the securities is suitable for him in light of his knowledge, financial means, investment objectives and the risks he is prepared to take. The risks of investing in such securities include but are not limited to the following:
 - (i) **Small Companies**
Generally, the listed companies on the LEAP Market are smaller than the listed companies on the ACE Market or Main Market and may not have a proven track record in terms of operating history or profit track record. Hence, the applicant should be aware that there is a higher risk of business failures which may adversely impact his investments should he choose to invest.
 - (ii) **Minimum Requirements on Disclosure and Governance**
The LEAP Market has a regulatory framework on disclosure and post-listing requirements appropriate for sophisticated investors only. This framework may be less prescriptive than that in the ACE Market or Main Market. The listed companies on the LEAP Market are required to provide only key information about its business plan, operations and financial information. This may affect the applicant’s ability to make fully informed investment decisions.
 - (iii) **Liquidity Risks**
As a market limited to sophisticated investors only, the LEAP Market may not have the trading activities or liquidity of the ACE Market or Main Market. The applicant may not be able to exit his investment as easily as in the ACE Market or Main Market. Limited trading activities or illiquidity in the LEAP Market may increase the risk of loss by making it difficult to effect transactions or sell the LEAP Market securities.
3. This brief statement cannot disclose all the risks and other significant aspects of trading securities in the LEAP Market. The applicant should understand the key characteristics, business plan and financial information of the companies listed on the LEAP Market thoroughly and carefully study all the risks associated with securities in the LEAP Market and/or seek independent professional advice before he decides to invest.


1. This statement is provided to you in accordance with the directives of the Rules of Bursa Malaysia Securities Berhad (“**Rules of Bursa Securities**”).
2. Intraday Short Selling refers to the short selling of Approved Securities with a view to closing off the short position within the same day, if the same is carried out in accordance with Part D of Chapter 8 of the Rules of Bursa Securities.
3. You should have full understanding of the requirements pertaining to Intraday Short Selling before engaging in the same. You should evaluate your own financial position, risk tolerance and investment experiences while taking into account the following risk factors before engaging in Intraday Short Selling:
4. Types of risk:
 - A. Investment risk: You should assess the investment risks arising from price fluctuation if you choose to engage in Intraday Short Selling. In the event the securities price increases instead of decreases, Intraday Short Selling may lead to extraordinary losses, because you may have to purchase the securities at a very high price in order to cover a short position.
 - B. Trading costs: You should understand the trading costs resulting from frequent trading activities.
 - C. Risks of failure to close off with a buy position on the same day as the short selling:
 - (i) You should assess the securities you will need to purchase to close off the short position before the end of day, and may need to prepare sufficient funds for settlement in the event of failure of opposite offsetting. The funds include but not limited to the cost of borrowing and the cost to purchase securities above the market price in the event of a buying-in for the settlement of an uncovered position.
 - (ii) It may become difficult for you to buy back the securities to close off a sell position at the end of a trading day. Failure to close off the sell position will be deemed as non-compliance with the Rules and appropriate enforcement action may be taken against you.
5. This brief statement cannot disclose all the risks and other significant aspects of executing Intraday Short Selling. You should carefully study the requirements pertaining to Intraday Short Selling, gain an understanding of other possible affecting factors, and perform a well-thought financial planning and risk evaluation before engaging in this activity. If you are in doubt in relation to any aspect of this statement, you should consult your Participating Organisation.


1. This statement is provided to you in accordance with Rule 7.18(4)(d) of these Rules.
2. The purpose of this statement is to inform you that the risk of loss in borrowing securities for the purposes permitted under these Rules can be substantial. You should assess if borrowing securities is suitable for you in light of your financial circumstances. In deciding whether to borrow securities you should be aware of the following:
 - (a) where the redelivery of securities to the lender, which securities is equivalent to the securities borrowed, is by way of purchase on the market, the buy price of the securities may be substantially higher than the price of the securities at the time of borrowing;
 - (b) under certain conditions, it may be difficult to buy back securities equivalent to the [securities borrowed];
 - (c) the [lender may recall the securities at any time which necessitates the buying back of securities equivalent to the securities borrowed; and
 - (d) the securities borrowed may no longer be eligible for borrowing in the future and as such the lender may recall on all of that securities borrowed by all borrowers which may necessitate the buying back of the securities equivalent to that [securities borrowed, by all borrowers. This 'buying back' may result in the buy price of those securities going up significantly.
3. This brief statement cannot disclose all the risks and other aspects of borrowing of securities. You should therefore carefully study the terms, conditions, the rules and regulations pertaining to [borrowing of securities before engaging in this activity. If you are in doubt in relation to any aspect of this statement, you should consult your Participating Organisation.

DECLARATIONS AND ACKNOWLEDGEMENT OF RECEIPT RISK DISCLOSURE STATEMENTS

I hereby confirm the DECLARATIONS for the above and acknowledge that I have received a copy each of the RISK DISCLOSURE STATEMENTS for the above and understand its contents which have been explained to me by the Participating Organisation.

Signed By:


Signature of Applicant


Signature of Witness

Name:

Name:

NRIC No:

NRIC No:

Date:

Date:

**** If the Applicant is a corporation, please sign as per Board Resolution and affix the company rubber stamp or common seal**

To : UOB Kay Hian Securities (M) Sdn Bhd

Dear Sirs,

IN CONSIDERATION of you providing and/or continuing to provide to me, stockbroking facilities for trading in stocks, shares and securities on the **BURSA MALAYSIA** and/or any other recognised stock exchange or otherwise, I, the undersigned, agree to the terms contained in this letter relating to the operation of my Trading Account and authorise UOB Kay Hian Securities (M) Sdn Bhd to deal with the said securities in the manner specified in this letter.

I hereby request to

maintain shares in my own securities account

pledge or charge shares to your nominees account

I hereby disclose that : -

- i) all the stock, shares and securities held from time to time in my trading account which have been fully paid for in my Central Depository System (CDS) account, and/or any nominee/custody account of which I am the beneficiary (hereinafter referred to as the "Share Securities") ; and
- ii) any monies held by you from time to time for me or on my behalf, in trust, and/or in respect of any account which I hold with you (hereinafter referred to as the "Monetary Securities", which shall together with the Share Securities be referred to as the "Total Securities")

upon the following terms and conditions hereof.

I hereby confirm, agree, declare and/or undertake that: -

1. I am the legal and beneficial owner of the Total Securities and am legally entitled and able maintain or to pledge the Total Securities to you.
2. the Total Securities shall be a continuing security to you for all debts and/or outstanding balances by me to you, including but not limited to any monies now or hereinafter due under my Trading Account.
3. in the event any debt remains outstanding for five (5) trading days or any other period of time prescribed by you and/or your nominees at your absolute discretion, you and/or your nominees shall at your sole discretion, without giving me any notice, be entitled to deal with all or any of the Total Securities in the manner you shall deem and in particular but without prejudice to the generality of the foregoing, to immediately utilise or off-set the Monetary Securities against the debt due and/or to transfer, assign, charge and/or sell all or any of the Share Securities and do all necessary acts and execute all relevant documents to give effect to such transfer, assignment, charge and/or sale and to credit the proceeds of sales to settle the debt due and that you shall not deal with the balance of the Total Securities (if any) once all the debts as aforesaid have been paid in full to you.
4. in the event of any transfer, assignment, charge and/or sale of all or any of the Share Securities, I shall have no recourse against you and/or your nominees in respect of any loss that I may suffer arising out of or in relation to or connected with any such transaction. Further, you shall not be held liable for any losses or damages occurred and/or suffered by me to any of the Total Securities.
5. the Share Securities may be registered by you in your name or your nominees' name or held in my CDS account and you shall be empowered in accordance with section 40 of the Securities Industry (Central Depositories) Act 1991, to request the central depository to transfer such shares into your securities account or your nominee's securities account and/or shall be authorised and empowered in accordance with Rule 7.07 Rules of Bursa Malaysia Securities Berhad to have a lien on Share Securities in my own CDS account. Notwithstanding the aforesaid, neither you or your nominee shall be answerable or responsible for any diminution in value of any of the Share Securities, however arising, while the same are in the custody, possession or control of you or your nominee. Further, while the Share Securities are in the custody, possession or control of you or your nominees, you shall not be responsible to ensure that any rights, bonus or dividends declared in respect of the Share Securities are taken up, collected or received.
6. I shall immediately upon your request and at my own cost and expense, deliver to you duly executed forms and/or other valid documents of transfer in respect of any or all the Share Securities and/or deposit further Monetary Securities as may be required by you.
7. you are irrevocably authorised to make enquiries and/or to request and receive ad-hoc statements of account in respect of my CDS account as aforesaid maintained with you as an Authorised Depository Agent, as and when you shall deemed necessary in your absolute discretion without the need to seek my consent. You shall not be held liable for any claims, actions and/or proceedings of any kind and nature howsoever arising and I hereby undertake to indemnify you against any losses of any kind and any nature which are incurred or suffered by you in respect thereof in connection with or as a result of your exercise of your right under this paragraph 7 and shall continue in full force thereafter notwithstanding the suspension, termination or closure of my Trading Account.
8. you are entitle to add, amend, delete or otherwise vary the terms and conditions herein at your absolute discretion, and I shall be bound by such variation, provided always that you shall have the absolute discretion and be at liberty to terminate and/or withdraw the arrangement and/or facilities allowed/provided pursuant hereto and to close all/any Trading Account(s) I have with you (whether a Trading Account or otherwise) without giving any reason therefor.
9. any contract notes, statements, notices, correspondences and/or other documents sent by you through the ordinary postal services, and/or communications by electronic means whether through the internet or facsimile or telex or telegraph, shall be deemed to have been duly received by me if sent to the postal or electronic address last known to you (notwithstanding its subsequent return by the post office or system administrator of the relevant internet service provider) and further agree that written confirmation of contracts entered into and any statement of account furnished by you shall be conclusive and binding on me/us if not objected to by me/us in writing within the next business day after the same is deemed to have been received by me/us.
10. any notices, demands and/or other correspondences sent to me by ordinary post to my last known address to you shall be deemed to be sufficiently given and effected upon the expiry of three (3) days from the date of posting notwithstanding its subsequent return by the post office.

I) KNOW YOUR CLIENT POLICY

1. Have you met the Applicant through your personal contact / social networking? Yes No
If no, how have you been acquainted with the Applicant/ Name of Introducer? _____
2. Duration of time you have known the Applicant? _____ Years _____ Months
3. Have you had any previous dealings with the Applicant? Yes No
4. Does the Applicant have good financial viability and trustworthiness? Yes No
5. Have you sighted the original NRIC / Passport with the photocopied documents of the Applicant (Individual only)? Yes No
6. Is the Applicant actively involved in any political activities or politically linked? Yes No

II) ADDITIONAL INFORMATION

1. Does the Applicant want to sign up for Day Trade Facility Yes No
2. Estimated value of cash/shares to be deposited Cash : RM _____ Shares : RM _____
3. Recommended Trading Limit _____

Remarks :

1. Having assessed the Applicant's financial position, experience in trading and investment objectives, I hereby request that the Applicant be allowed to open and operate the trading account with the Company and allow me to act as the Dealer's Representatives for the said applicant in accordance with the terms and conditions stated herein.
2. I hereby confirm that :
- a) I have explained to the Applicant and the Applicant has understood the terms and conditions herein, the contents of the Letter of Authorisation, Structured Warrants Risk Disclosure Statement, Foreign Securities Risk Disclosure Statement and the risks and obligations associated with the trading in securities including foreign securities and the usage of the Company's electronic services (where applicable);and
- b) to the best of my knowledge and belief, all information given by the Applicant is true and correct and he has not withheld any material facts.
3. I shall keep you fully indemnified against any losses, damages, debts, interest/late payment charges and all other costs and expenses incurred and suffered by you in relation to the trading account of this Applicant.



 (Signature of Dealer's Representatives)

Name:

Date:

The following is an IMPORTANT document. In considering whether to authorise anyone, the Applicant should be aware that such person are acting as his/their agents and this action would give rise to risks and legal consequences of which the Applicant must be prepared to accept. The Applicant **SHOULD NOT COMPLETE** the letter of authorisation below if he/they has/have not been informed of or does/do not fully understand the consequences. The Applicant is advised to obtain competent legal advice on his/their rights and obligations and clarify any doubts he/they may have before naming his/their representative(s).

I, the Applicant, having read the above, hereby authorise and empower the following person(s) (hereinafter collectively called “the Representative(s)”) whose particulars are stated below:-

* my Dealer’s Representative

NAME

NRIC NO.

	[]	[]	[]	[]	[]	[]	[]	[]	[]
	[]	[]	[]	[]	[]	[]	[]	[]	[]

- (i) to give instruction in writing for settlement of my own account;
- (ii) to give written instruction for transfer of shares in my CDS account in your nominees company to another CDS account;
- (iii) to give written instruction for withdrawal of cheques and to receive cheques issued in my favour;
- (iv) to give written instruction for subscription of entitlement rights issues and to authorise your company to debit my account for the said subscription together with handling charges;
- (v) to give written instruction for closing of trading account and/or margin account and/or any other account I may have with your company;
- (vi) to act on my behalf to collect/receive cheques, CDS documentations/statements and such other relevant documents/statements; and
- (vii) to carry out all and other matters (with the exception of trading and dealing related matters) in accordance with the Company’s internal policy and procedures.

I hereby also declare that this authorisation shall bind my Representative(s) and successors-in-title and shall remain valid until the Company has received my written revocation or fresh Letter of Authorisation signed by me.

I understand that this authorisation could give rise to risks of loss, misappropriation and/or mishandling and do hereby undertake full responsibility for the same. I declare that you shall not be held liable or responsible to me for any loss or damage arising as a result of any act, neglect, omission or negligence of the Representatives(s) or any of them in their execution of their powers under this Letter of Authorisation. I will not make any claim against you for all and any matters relating to this Letter of Authorisation.

I shall at all times fully and effectively indemnify the company and keep the company fully and effectively indemnified against any liabilities, claims, actions suits, proceedings demands, losses, charges penalties, fees, fines, costs and expenses whatsoever made, taken, bought, instituted, imposed, suffered, incurred, prosecuted or payable in any way howsoever (including and without limitation to negligence, innocence or fraudulence on your part or on the part of your agents, employees or servants) against you or by you to any person arising out of or incidental to this Letter of Authorisation

I also agree that the Company has the absolute right and discretion not to act on this authorisation whereupon I shall absolve the Company of all liabilities and claims as a result of it exercising such right and discretion.

Signed By:

Signature of Applicant



Signature of Witness



Date:

Name:

NRIC No:

* Delete if not appropriate

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FOR OFFICE USE ONLY (FOR INDIVIDUAL ACCOUNT)

<p>Client Code : <table border="1" style="display: inline-table; width: 100px; height: 20px;"><tr><td> </td><td> </td><td> </td></tr></table></p> <p>Dealer's Rep. Code : <table border="1" style="display: inline-table; width: 100px; height: 20px;"><tr><td> </td><td> </td><td> </td></tr></table></p> <p>Brokerage Type : <table border="1" style="display: inline-table; width: 100px; height: 20px;"><tr><td> </td><td> </td><td> </td></tr></table></p> <p>Product Code : <table border="1" style="display: inline-table; width: 100px; height: 20px;"><tr><td> </td><td> </td><td> </td></tr></table></p> <p>Account Type : <table border="1" style="display: inline-table; width: 100px; height: 20px;"><tr><td> </td><td> </td><td> </td></tr></table></p> <p><input type="checkbox"/> Form B <input type="checkbox"/> Payslip</p> <p><input type="checkbox"/> Guarantee Agreement <input type="checkbox"/> Margin Agreement</p> <p><input type="checkbox"/> A Certified copy of Bank Statement / Bank Passbook</p> <p><input type="checkbox"/> Form W- 8 Ben <input type="checkbox"/> Form W – 9</p> <p>Other Supporting Documents : _____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>Independent Verified with Client on _____,</p> <p>Verified performed by _____</p>																<p>Credit Assessment</p> <p><input type="checkbox"/> RAM <input type="checkbox"/> World Check One</p> <p><input type="checkbox"/> BMSB Defaulter <input type="checkbox"/> AMLA & UN Listing</p> <p><input type="checkbox"/> In House AML Listing <input type="checkbox"/> MOHA</p> <p>Checked by : _____ Date : _____</p> <hr/> <p>Processed by : _____</p> <p>Verified by : _____</p> <hr/> <p>Remarks :</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>Approved Global Trading Limit : _____</p> <table border="1" style="width:100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width:50%; text-align: center;">Local Trading Limit</td> <td style="width:50%; text-align: center;">Foreign Trading Limit</td> </tr> <tr> <td style="height: 20px;"> </td> <td style="height: 20px;"> </td> </tr> </table> <p>Global Trading Limit Approved By : _____</p> <p>Account Approved By : _____</p> <p align="right"><i>Approving Authority</i></p>	Local Trading Limit	Foreign Trading Limit		
Local Trading Limit	Foreign Trading Limit																			

FOR OFFICE USE ONLY (ONLINE TRADING – LOCAL / FOREIGN)

Applicant's Name : _____	Client Code : _____
Dealer's Rep Code : _____ Branch : _____	User ID : _____
<input type="checkbox"/> Approved <input type="checkbox"/> Rejected	
Prepared By : _____	Date : _____
Approved By : _____	Date : _____
Created By : _____	Date : _____

CREDIT RISK PROFILING

- Low
- Medium
- High

AML RISK PROFILING

- Low
- High

IRESS WEB ADMIN

Processed By : _____	Date : _____
Checked By : _____	Date : _____
Remarks :	_____

UOB KAY HIAN SECURITIES (M) SDN BHD (194990-K)

Principal Office

**Ground & 19th Floor, Menara Keck Seng,
203, Jalan Bukit Bintang,
55100 Kuala Lumpur.**

Tel No: 03-2147 1888

Fax No: 03-2147 1889

Website: <http://www.uobkayhian.com.my>

Branches

Johor Bahru Branch

Level 7, Menara MSC Cyberport
No 5, Jalan Bukit Meldrum,
80300 Johor Bahru, Johor

Tel : 07-219 7575 (General)

Fax : 07-334 8259

Penang Branch

1 st Floor, Bangunan Heng Guan
171 Jalan Burmah
10050 Pulau Pinang, Malaysia

Tel No: 04-229 9318

Fax No: 04-226 8788

Bukit Mertajam Branch

Ground Floor
No 2, Jalan Perniagaan 2
Pusat Perniagaan Alma
14000 Bukit Mertajam
Pulau Pinang

Tel : 04-554 1388

Fax : 04-554 1389

Sri Hartamas Branch

N-1- 3, Plaza Damas
60, Jalan Sri Hartamas 1
Sri Hartamas
50480 Kuala Lumpur

Tel : 03-6205 6000

Fax : 03-6201 1001

Kulai Branch

42-8, Main Road
Kulai Besar
81000 Kulai
Johor

Tel : 07-663 5651

Fax : 07-663 6653

Johor Java Branch

70 Jalan Rosmerah 2/17
Taman Johor Jaya
81100 Johor Bahru

Tel : 07-351 3218

Fax : 07-351 3843

Alor Setar Branch

Lots 4, 5 & 5A, 1st Floor, Emum 55,
55, Jalan Gangsa
Kawasan Perusahaan Mergong 2,
Seberang Jalan Putra,
05150 Alor Setar
Kedah

Tel : 04-732 2111

Fax : 04-732 2777

Nusa Bestari Branch

No 171 (Ground Floor)
Jalan Bestari 1/5,
Taman Nusa Bestari
81300 Skudai
Johore Darul Takzim

Tel : 07-512 1633

Fax : 07-512 1933

Kota Kinabalu Branch

11, Equity House, Block K,
Sadong Jaya, Karamunsing
88100 Kota Kinabalu, Sabah.

Tel : 088-234 099

Fax : 088-234 100

Sandakan Branch

Lot 177 & 178,
Ground Floor Block 17,
Phase 2 Prima Square
Mile 4, North Road
90000 Sandakan, Sabah.

Tel : 089-218 681

Fax : 089-218 682

Ipoh Branch

153 A, Jalan Raja Musa Aziz
30300 Ipoh
Perak

Tel : 05-241 1290

Fax : 05-241 3611

Kota Bharu Branch

Ground & First Floor,
Lot 712, Sek 9, PT 62,
Jalan Tok Hakim, Bandar Kota Bharu
15000 Kota Bharu, Kelantan

Tel : 09-747 3906

Fax : 09-747 3721

Melaka Branch

7-2 Jalan PPM8,
Malim Business Park
75250 Melaka

Tel : 06-335 2511

Fax : 06-335 2712

Kuala Terengganu Branch

No. 37-B, 1st Floor,
Jalan Sultan Ismail,
20200 Kuala Terengganu

Tel : 09-622 4766

Fax : 09-622 4765

Miri Branch

Lot 1265, 2nd Floor,
Centre Point Commercial Centre
Jalan Melayu
98000 Miri Sarawak

Tel : 085-324 127

Fax : 085- 324 129

Sibu Branch

Ground & First Floor,
No. 16, Lorong Intan 6,
96000 Sibu, Sarawak

Tel : 084-252 737

Fax : 084-252 738