

ACCOUNT OPENING FORM (NON-INDIVIDUAL)

Please complete all sections and mark (✓) in the appropriate boxes.

Section A: Type of Accounts

A.1 Ringgit Malaysia (MYR) Accounts: Please tick (✓)

Account Type Current Account Current Account-i

Business Type Sole Proprietor Partnership Private Limited Public Listed

Others: _____

A.2 Foreign Currency Current Accounts (FCA): Please tick (✓)

FCA FCA-i

Purpose & type of currency		AUD	CAD	CNY	EUR	GBP	HKD	JPY	NZD	SGD	USD	OTHERS*
IFCA**	For Investment Purposes only											
TFCA**	For Trade of Goods & Services Purposes only											

*Subject to Transaction Banking Approval ** IFCA & TFCA - to write out the first intext reference to acronym

Charges, if any, to be debited from Ringgit current account

A.3 Fixed Deposit/Term Deposit-i Terms and Placement Instructions (for multiple FD/TD-i placements, please attach FD/TD-i Placement Advices)

Fixed Deposit Term Deposit-i Foreign Currency Fixed Deposit Currency: _____ Foreign Currency Term Deposit-i Currency: _____

Placement Instruction:	Amount:	Tenure:	Maturity Instruction:	Crediting Account No.
<input type="checkbox"/> Cash: _____ <input type="checkbox"/> Cheque: _____ <input type="checkbox"/> Debit Account: _____	MYR _____	_____ Months	<input type="checkbox"/> Auto Renew (Principal & Interest/Profit) <input type="checkbox"/> Auto Renew Principal only ¹ <input type="checkbox"/> Withdrawal (Principal & Interest/Profit) ²	_____ (Applicable for 1 - Interest/Profit & 2 - Principal & Interest/Profit)

A.4 Debit Card Application (for Sole Proprietors only)

Debit card required Required Not Required

A.5 Cheque Book Application (for MYR Current Account/Account-i only)

No. of cheque book(s) required* One Two Not required

*Cheque book(s) requested will be couriered to account correspondence address.

A.6 e-Statement Subscription for Bank Statement (Please tick (✓) where applicable)

Type of e-Statement required	Email Address (primary)**:
<input type="checkbox"/> Single e-Statement (Monthly) <input type="checkbox"/> Combined e-Statement <input type="checkbox"/> Daily* <input type="checkbox"/> Weekly* <input type="checkbox"/> Monthly	_____
	Email Address 1 (for Combined e-Statement only):
	Email Address 2 (for Combined e-Statement only):

*For Corporate Customers only. No physical statement will be issued.

**The email will also be used for communication purpose for any DuitNow related services.

A.7 Email Notification for Foreign Currency Account/-i: Please tick (✓) (for Corporate Customers only)

Debit/Credit Advices required	Email Address (primary):
<input type="checkbox"/> Yes <input type="checkbox"/> No	_____
	Email Address 1 (if applicable):
	Email Address 2 (if applicable):

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Section B: Business Details			
B.1 Registered Business Details			
Registered Business Name:			
Business Registration Number:		Date of Incorporation/Registration: DD / MM / YYYY	
Tax Identification Number (TIN):		Sales and Services Tax Number (SST):	
Registered Address:			
Account Correspondence Address: (if different from above)			
Country of Operation:			
Business Status: <input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident		Business Office Tel. Number:	Business Fax Number:
Business Email Address:			
Purpose of Account: <input type="checkbox"/> Payroll <input type="checkbox"/> Payment <input type="checkbox"/> Collections <input type="checkbox"/> Investment <input type="checkbox"/> Operating Account <input type="checkbox"/> Trade Settlement <input type="checkbox"/> Others: _____			
B.2 Business Declaration			
Business Category: <input type="checkbox"/> SME <input type="checkbox"/> Non-SME			
Business Type: <input type="checkbox"/> Manufacturing/Manufacturing-Related Services/Argo-based Industries <input type="checkbox"/> Services and Others			
Brief Nature of Business Description:			
Annual Sales Turnover (RM):		As at financial year:	
No. of Employees:		As at financial year:	
Source of Funds/Wealth/Net Worth: <input type="checkbox"/> Business Income/Proceeds <input type="checkbox"/> Sales of Property/Assets <input type="checkbox"/> Bank Borrowing/Loan/Financing <input type="checkbox"/> Investment return, Dividend/Interest Income (Profit from investment, Dividend payment from shares, interest/profit earned from Fixed/Term Deposit-i) <input type="checkbox"/> Others: _____			
B.3 Authorised Contact Person: (Appointment of authorised personnel to perform non-monetary/monetary transactions and to receive/disclose your company's information to/from AmBank (M) Berhad and/or AmBank Islamic Berhad)			
1. Full Name (as per NRIC/Passport):		2. Full Name (as per NRIC/Passport):	
[Grid for Name 1]		[Grid for Name 2]	
NRIC/Passport No.: [Grid]		NRIC/Passport No.: [Grid]	
Email Address: [Grid]		Email Address: [Grid]	
Office No.: [Grid]		Office No.: [Grid]	
Mobile No.*: [Grid]		Mobile No.*: [Grid]	
Designation: [Grid]		Designation: [Grid]	
Authorised for: <input type="checkbox"/> Account balance inquiry <input type="checkbox"/> Confirmation of remittance instrument application/collection <input type="checkbox"/> Confirmation of encashment <input type="checkbox"/> Confirmation of debiting/crediting transaction of the said account <input type="checkbox"/> Confirmation of requisition/Collection of cheque book		Authorised for: <input type="checkbox"/> Account balance inquiry <input type="checkbox"/> Confirmation of remittance instrument application/collection <input type="checkbox"/> Confirmation of encashment <input type="checkbox"/> Confirmation of debiting/crediting transaction of the said account <input type="checkbox"/> Confirmation of requisition/Collection of cheque book	
*NOTE: For sole-proprietor, this Mobile No. will be used for communication purpose for any DuitNow related services.			

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Please complete all sections and mark (✓) in the appropriate boxes.

Section C: Applicable ONLY if the Board Resolution does not indicate Specimen Signature(s)

C.1 Authorised Signatories/Signature Specimen Cardan

Condition of Authorisation Please tick (✓) one.

Any One to Sign
 Any Two to Sign
 All to Sign
 Others: _____

Authorised Signature:		Authorised Signature:	
Full Name (as per NRIC/Passport):		Full Name (as per NRIC/Passport):	
NRIC/Passport:	Date of Birth: DD / MM / YYYY	NRIC/Passport:	Date of Birth: DD / MM / YYYY
Designation:	Contact No.:	Designation:	Contact No.:
Authorised Signature:		Authorised Signature:	
Full Name (as per NRIC/Passport):		Full Name (as per NRIC/Passport):	
NRIC/Passport:	Date of Birth: DD / MM / YYYY	NRIC/Passport:	Date of Birth: DD / MM / YYYY
Designation:	Contact No.:	Designation:	Contact No.:
Authorised Signature:		Authorised Signature:	
Full Name (as per NRIC/Passport):		Full Name (as per NRIC/Passport):	
NRIC/Passport:	Date of Birth: DD / MM / YYYY	NRIC/Passport:	Date of Birth: DD / MM / YYYY
Designation:	Contact No.:	Designation:	Contact No.:
Authorised Signature:		Authorised Signature:	
Full Name (as per NRIC/Passport):		Full Name (as per NRIC/Passport):	
NRIC/Passport:	Date of Birth: DD / MM / YYYY	NRIC/Passport:	Date of Birth: DD / MM / YYYY
Designation:	Contact No.:	Designation:	Contact No.:
Authorised Signature:		Authorised Signature:	
Full Name (as per NRIC/Passport):		Full Name (as per NRIC/Passport):	
NRIC/Passport:	Date of Birth: DD / MM / YYYY	NRIC/Passport:	Date of Birth: DD / MM / YYYY
Designation:	Contact No.:	Designation:	Contact No.:
Authorised Signature:		Authorised Signature:	
Full Name (as per NRIC/Passport):		Full Name (as per NRIC/Passport):	
NRIC/Passport:	Date of Birth: DD / MM / YYYY	NRIC/Passport:	Date of Birth: DD / MM / YYYY
Designation:	Contact No.:	Designation:	Contact No.:

Note: Please photocopy this page if additional authorised signatories are required.

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Please complete all sections and mark (✓) in the appropriate boxes.

Section D: Application for Online Banking Channel		
D.1 Package Selection (Select 1 package only)		
Package Type	Package A: Biz Premium <i>(Recommended for Sole Proprietors, Partnerships and Small SMEs)</i> <input type="checkbox"/> Inquiry Module only <input type="checkbox"/> Forex Module only <input type="checkbox"/> Inquiry + Payment Modules	Package B: Corporate Premium <i>(Recommended for Large SMEs and Public Listed)</i> <input type="checkbox"/> Inquiry Module only <input type="checkbox"/> Inquiry + Payment Modules
Inquiry Module		
View account balance & transaction history	✓	✓
Foreign Exchange	<input type="checkbox"/> Contract Booking, FX Firm Order, FX Alert	N/A
Inquiry + Payment Modules		
Local Transfer	✓ <i>(Internal Fund Transfer, IBG, DuitNow, JomPAY, FPX)</i>	✓ <i>(Internal Fund Transfer, IBG, RENTAS, DuitNow, JomPAY, FPX)</i>
Foreign Transfer / Telegraphic Transfer	✓	✓
Foreign Exchange	<input type="checkbox"/> Contract Booking, FX Firm Order, FX Alert	N/A
Salary & Statutory Body Payments (EPF, SOCSO, EIS, IRB)	✓	<input type="checkbox"/> Salary Payment Only <input type="checkbox"/> Salary and Statutory Body Payments <i>(Require to fill up Section D.3)</i>
Multilevel authorisation & limitation by payment type	N/A	✓
System Administrator	N/A	✓
Company Linking	N/A	✓
	Daily Online Transaction Limit MYR _____ <i>Note: Accumulated to RM1,000,000 if Daily Online Transaction Limit is not provided.</i>	Charging Account <input type="checkbox"/> Default charges on transaction account <input type="checkbox"/> Others, please specify MYR current account number: [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] <i>Note: Above charging account option is applicable for all payment mode except statutory payment (EPF, SOCSO, EIS & LHDN). For statutory payment, 'default charges on transaction account' applies.</i> <input type="checkbox"/> [] [] Please indicate quantity of token required Note: Token will be issued based on number of signatories for the account if not specified. Additional token will be charged RM80.00 each.
Forex Module only		
Foreign Exchange	✓ <i>(Contract Booking, FX Firm Order, FX Alert)</i>	N/A

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Please complete all sections and mark () in the appropriate boxes.

D.2 User Details	
D.2.1 User Details: Mandatory for both Package A and Package B	
Primary User / Primary System Administrator	Secondary User / Secondary System Administrator
Name as per NRIC/Passport: <input type="text"/> <input type="text"/>	Name as per NRIC/Passport: <input type="text"/> <input type="text"/>
NRIC/Passport No.: <input type="text"/>	NRIC/Passport No.: <input type="text"/>
Mobile No.: <input type="text"/>	Mobile No.: <input type="text"/>
Email Address: <input type="text"/> <input type="text"/>	Email Address: <input type="text"/> <input type="text"/>
Preferred User ID: <input type="text"/> (Maximum of 10 characters with alphanumeric, no special characters are allowed, e.g.:!?)	Preferred User ID: <input type="text"/> (Maximum of 10 characters with alphanumeric, no special characters are allowed, e.g.:!?)
Specimen Signature: <input type="text"/>	Specimen Signature: <input type="text"/>
D.2.2 User Mandates and Roles: Mandatory for Package A (Inquiry + Payment Module) only	
Authorisation Mandate (i.e. How to approve transaction) <input type="checkbox"/> Straight-Through <input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	
<input type="checkbox"/> Salary & Statutory Body Payment Access <input type="checkbox"/> Forex Access (Contract Booking, FX Firm Order, FX Alert) Primary User Role: <input type="checkbox"/> Inquirer <input type="checkbox"/> Maker (for Any 1 or 2 Authorisers) <input type="checkbox"/> Authoriser (for Any 1 or 2 Authorisers) <input type="checkbox"/> Power User (Maker and Authoriser) <input type="checkbox"/> FX User Token (only applicable for Authoriser / Power User (Maker and Authoriser)): <input type="checkbox"/> Digital Token (<i>defaulted</i>) <i>(transaction authorisation limit below MYR100,000 per transaction)</i> <input type="checkbox"/> Hardware Token <i>(optional)</i>	<input type="checkbox"/> Salary & Statutory Body Payment Access <input type="checkbox"/> Forex Access (Contract Booking, FX Firm Order, FX Alert) Secondary User Role: <input type="checkbox"/> Inquirer <input type="checkbox"/> Maker (for Any 1 or 2 Authorisers) <input type="checkbox"/> Authoriser (for Any 1 or 2 Authorisers) <input type="checkbox"/> Power User (Maker and Authoriser) <input type="checkbox"/> FX User Token (only applicable for Authoriser / Power User (Maker and Authoriser)): <input type="checkbox"/> Digital Token (<i>defaulted</i>) <i>(transaction authorisation limit below MYR100,000 per transaction)</i> <input type="checkbox"/> Hardware Token <i>(optional)</i>
<i>Note: Standard fees and charges shall apply for Hardware Token. More information can be found on AmBank Website</i>	
D.2.3 Mandatory for Foreign Exchange (Contract Booking, FX Firm Order, FX Alert)	
<input type="checkbox"/> Board Resolution <input type="checkbox"/> Dealing Mandate	

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D.3 Applicable Only for Package B for Salary & Statutory Body Payments (EPF, SOCSO, EIS, IRB) (Please fill in all the information required below)

Payroll & Statutory Body Payment Details			
Type	Payment Mode	Charges	
Payroll	IFT	Waived	
	IBG	<input type="text"/>	/ Transaction
Type	Payment Mode	Employer Ref. No.	Charges
Statutory Body	EPF	<input type="text"/>	<input type="text"/> / Month
	SOCSSO	<input type="text"/>	
	IRB	<input type="text"/>	
Remarks:			

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Section E: Declaration

E.1 Perbadanan Insurans Deposit Malaysia (PIDM)

- I/We have been informed that the product is protected by PIDM up to MYR250,000 for each depositor; and
- I/We have received a copy of PIDM's DIS Brochure.

E.2 Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS)

Self-Certification By Entity

(The information in this section is collected in order to comply with FATCA and CRS requirements which require AmBank Group to identify and report United States (U.S) Persons and Tax Residents in CRS Participating Jurisdictions)

Part A: General Information

Country of Incorporation/Registration	
Global Intermediary Identification Number (GIIN) ¹	
EIN (for U.S. Branches only)	

¹ GIIN is required for Direct Reporting NFFE, Sponsored Direct Reporting NFFE, Foreign Financial Institution (FFI) and a trustee of a trust

Part B: Identifying U.S. Reportable Accounts (To be completed by all types of entities – please tick (✓) where applicable)

- a) A Specified U.S. Person¹
- b) A Passive Non-Financial Foreign Entity (NFFE) with one or more Controlling Persons who are Substantial U.S. Owners²
- c) A Non-Participating Foreign Financial Institution (NPFFI)³

Part C: Identifying CRS Reportable Accounts (To be completed by all types of entities – please tick (✓) where applicable)

- | | Yes | No |
|--|--------------------------|--------------------------|
| a) The entity has tax residency ⁴ outside Malaysia (if yes, please complete Part D) | <input type="checkbox"/> | <input type="checkbox"/> |
| b) The entity is a Passive Non-Financial Entity (NFE) with one or more Controlling Persons ⁵
(if yes, Please complete Part E and F) If answered "No" for both questions, please proceed directly to Part G | <input type="checkbox"/> | <input type="checkbox"/> |

Part D: CRS Entity Classification (To be completed by all types of entities – please tick (✓) where applicable)

- i) Active NFE – Public Listed Company or its Related Entity⁶
- ii) Active NFE – Government Entity, Central Bank or International Organization
- iii) Active NFE other than the above (Please complete Part E)
- iv) Passive NFE (Please complete Part E only if the entity has no Controlling Person)
(Please complete Part E and F if the entity has one or more Controlling Person)
- v) Financial Institution - a Custodian Institution, a Depository Institution, an Investment Entity (other than (vi) below),
or a Specified Insurance/Takaful Company
- vi) An Investment Entity that is not a Participating Jurisdiction Financial Institution and is managed by another Financial Institution
(Please complete Part E only if the entity has no Controlling Person)
(Please complete Part E and F if the entity has one or more Controlling Person)

¹ Definition:

- A partnership, corporation, company or association created or organised in the U.S. or under the laws of the U.S.,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7 of the Internal Revenue Code).

² Definition:

- Owns, directly or indirectly, more than 10% (by vote or value) of the stock of any foreign corporation;
- Owns, directly or indirectly, more than 10% of the profits or capital interests in a foreign partnership;
- Is treated as an owner of any portion of a foreign trust under sections 671 through 679; or
- Holds, directly or indirectly, more than 10% beneficial interest in a trust.

³ A Foreign Financial Institution that does not enter into an agreement with the U.S. IRS.

⁴ For more information please refer to <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>

⁵ "Controlling Persons" are the natural person(s) who exercise Control (i.e. more than 25% shareholding) over an entity.

⁶ An entity is a "related entity" of another entity if either controls the other entity, or the two entities are under common control.
For this purpose, control includes direct or indirect ownership of more than 50% of the vote and value in an entity.

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Part E: Tax Residency for Entity (Please complete if Part D (iii) or (iv) is selected)		
Country/Jurisdiction of Tax Residence(s)	Taxpayer Identification Number (TIN) (Not required if the entity is a tax resident of Malaysia)	If no TIN is available please tick the appropriate reason
		<input type="checkbox"/> The country/jurisdiction does not issue TINs to its residents <input type="checkbox"/> Application for TIN or equivalent number in progress <input type="checkbox"/> Unable to obtain a TIN or equivalent number or other reason (Please provide explanation) _____
		<input type="checkbox"/> The country/jurisdiction does not issue TINs to its residents <input type="checkbox"/> Application for TIN or equivalent number in progress <input type="checkbox"/> Unable to obtain a TIN or equivalent number or other reason (Please provide explanation) _____

If the Entity is a tax resident in more than two countries/jurisdictions, please use a separate sheet

Part F: Information of Controlling Person(s)

Controlling Person (CP) 1		CP Type:
Name:	NRIC No./Passport No.:	
Residential Address:		
Date of Birth:	Place of Birth (Country):	

Information on tax residency:

Country of Tax Residence(s)	Taxpayer Identification Number (TIN) (Not required if the entity is a tax resident of Malaysia)	Reason if TIN is not available
1)		<input type="checkbox"/> The country does not issue TINs <input type="checkbox"/> I am earning below the taxable income bracket to have a TIN <input type="checkbox"/> I am a housewife, househusband, minor or retiree <input type="checkbox"/> I am a student with appropriate Visa <input type="checkbox"/> I hold a diplomatic post in a consulate or embassy in Malaysia <input type="checkbox"/> Others _____
2)		<input type="checkbox"/> The country does not issue TINs <input type="checkbox"/> I am earning below the taxable income bracket to have a TIN <input type="checkbox"/> I am a housewife, househusband, minor or retiree <input type="checkbox"/> I am a student with appropriate Visa <input type="checkbox"/> I hold a diplomatic post in a consulate or embassy in Malaysia <input type="checkbox"/> Others _____

ACCOUNT OPENING FORM (NON-INDIVIDUAL)

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Controlling Person (CP) 2		CP Type:
Name:		NRIC No./Passport No.:
Residential Address:		
Date of Birth:	Place of Birth (Country):	
Information on tax residency:		
Country of Tax Residence(s)	Taxpayer Identification Number (TIN) (Not required if the entity is a tax resident of Malaysia)	Reason if TIN is not available
1)		<input type="checkbox"/> The country does not issue TINs <input type="checkbox"/> I am earning below the taxable income bracket to have a TIN <input type="checkbox"/> I am a housewife, househusband, minor or retiree <input type="checkbox"/> I am a student with appropriate Visa <input type="checkbox"/> I hold a diplomatic post in a consulate or embassy in Malaysia <input type="checkbox"/> Others _____
2)		<input type="checkbox"/> The country does not issue TINs <input type="checkbox"/> I am earning below the taxable income bracket to have a TIN <input type="checkbox"/> I am a housewife, househusband, minor or retiree <input type="checkbox"/> I am a student with appropriate Visa <input type="checkbox"/> I hold a diplomatic post in a consulate or embassy in Malaysia <input type="checkbox"/> Others _____
<p><i>If the Entity has more than 2 Controlling Persons, please use a separate sheet</i> Note: Type of Controlling Person (CP)</p> <p>CP01 – Controlling Person of a legal person – control by ownership CP02 – Controlling Person of a legal person – control by other means CP03 – Controlling Person of a legal person – senior managing official CP04 – Controlling Person of a trust – settlor CP05 – Controlling Person of a trust – trustee CP06 – Controlling Person of a trust – protector CP07 – Controlling Person of a trust – beneficiary CP08 – Controlling Person of a trust – other CP09 – Controlling Person of a legal arrangement (non-trust) – settlor – equivalent CP10 – Controlling Person of a legal arrangement (non-trust) – trustee – equivalent CP11 – Controlling Person of a legal arrangement (non-trust) – protector – equivalent CP12 – Controlling Person of a legal arrangement (non-trust) – beneficiary – equivalent CP13 – Controlling Person of a legal arrangement (non-trust) – other – equivalent</p>		

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Please complete all sections and mark (✓) in the appropriate boxes.

Part G: Declaration

Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS)

I/We represent and declare the information provided above is true, accurate and complete and the submitted documents are genuine and duly executed.

I/We hereby consent for AmBank (M) Berhad / AmBank Islamic Berhad or any of its related companies, including branches (collectively "AmBank Group") to report the entity's information to regulatory or tax authorities in accordance with requirements of FATCA and CRS as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.

I/We undertake to notify AmBank Group in writing within 30 calendar days if there is a change in any information which I/We have provided to AmBank Group, status or in the event the entity becomes U.S. person or a tax resident in a jurisdiction outside Malaysia. I/We hereby consent that AmBank Group may terminate the entity's account(s) and /or facilities granted to the entity, in the event the entity becomes U.S. person or a tax resident in a jurisdiction outside Malaysia.

I/We hereby acknowledge and agree that AmBank Group may classify the entity as recalcitrant account holder or NPFFI and/or suspend, recall or terminate the entity's account(s) and/or facilities granted to the entity, in the event I/We fail to provide accurate and complete information and/or documentation as AmBank Group may require.

REMINDER: You are advised to read and understand the General Terms and Conditions for Accounts and Services, the Specific Terms and Conditions for Foreign Currency Account, the Master Services Terms and Conditions and/or Master Services Agreement (as the case maybe) which are available at the AmBank Group's website (www.ambank.com.my). If you do not understand any of the terms and conditions, you are advised to discuss with the Bank's staff, or authorized representative.

Terms and Conditions

I/We agree that our application for products and services provided by AmBank (M) Berhad/AmBank Islamic Berhad herein shall be governed by the General Terms and Conditions for Accounts and Services, the Specific Terms and Conditions for Foreign Currency Account, the Master Services Terms and Conditions and/or Master Services Agreement (as the case maybe) as may be applicable and amended from time to time which terms and conditions are available at the AmBank Group's website (<http://www.ambank.com.my>). References to 'you' shall mean AmBank (M) Berhad and/or AmBank Islamic Berhad, as the case maybe.

I/We confirm that all information and documents provided to you by us pursuant to this application are true, correct, complete and untampered with. In addition, you shall be entitled to rely on the information and particulars provided by us under this account opening application form for any additional products and services made available by you to us from time to time. In case of any change of particulars, I/We shall immediately notify you in writing of the changes, failing which you are entitled to treat all particulars as provided under this account opening application form as true and accurate.

I/We also confirm that I/We are not the subject of any cessation of business/winding up and/or liquidation at the time of this application.

I/We hereby declare, certify and confirm that the person(s) whose signature(s) appear below ('Authorised Persons') is/are acting in accordance with the mandate given by us and have authority to effect all transactions/declaration/confirmation/agreements on our behalf in connection with the products and services applied for - and all such transaction are binding and legally enforceable against us. I/We shall not hold the bank liable for processing the services/accounts that we have applied for as per my/our instruction even though the Authorised Persons named in the board resolution which is obtained at a later date may differ.

I/We hereby confirm, acknowledge and understand that we as follows:

1) *Open and close account*

Authorised Persons are authorised to open and close account with AmBank and AmBank Islamic for any types of account and currency as specified in the account opening forms and sign and deliver other relevant documents, notices or instructions in accordance with the bank's terms and conditions governing such accounts.

2) *Subscribe, utilize and terminate the services*

Authorised Persons are authorised to subscribe for any electronic facilities, transaction banking services, and any other services which may be offered by the bank from time to time subject to the terms and conditions of such services.

3) *Authorisation to appoint authorised signatories*

Authorised Persons are authorised to appoint signatories and appoint users for the services subscribed. The authorised signatories are authorised to operate the accounts in accordance with the signing mandate and/or authority given.

4) *Latest Board Resolution is provided*

Authorised Persons are confirming that the board resolution is the latest

Appointment of Agent (only applicable to Commodity Murabahah Current Account-i/Foreign Currency Current Account-i/Term Deposit-i and Foreign Currency Term Deposit-i under AmBank Islamic Berhad)

I/We hereby agree to appoint AmBank Islamic Berhad Registration No: 199401009897 (295576-U) ("the Bank") as my/our agent for the purchase of the Commodity at Purchase Price in accordance with the Specific Terms and Conditions for Commodity Murabahah-based Current Account-i/Foreign Currency Current Account-i/Term Deposit-i and Foreign Currency Term Deposit-i under AmBank Islamic Berhad ("Specific Terms and Conditions").

I/We also hereby appoint the Bank as my/our agent limited only to conclude the sale of the Commodity and to enter into, on my/our behalf, the Commodity Murabahah Trading with the Bank from time to time at Murabahah Selling Price in accordance with the ('Specific Terms and Conditions').

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Part G: Declaration

Personal Data Protection Act

AmBank Group and its business partners may from time to time offer products, promotions and services that maybe of interest to you. Say 'YES' to great offers and promotions from AmBank Group and its business partners.

- Yes, I/we would like to receive marketing promotions from AmBank Group and its business partners
- No, not at this point of time

I/We hereby declare that I/We have read and understood the Privacy Notice of AmBank Group which is made available at AmBank/AmBank Islamic branches or website and give my/our consent(s) for AmBank Group to process my/our personal data and sensitive data for the intended usage as stated under the Privacy Notice. I/We, hereby, also confirm that this declaration will prevail over any previous declarations made by me/us.

I/We irrevocably authorise and consent to the Bank carrying out credit history/credit standing/credit worthiness checks/verification deemed necessary by the Bank on me/us as borrower/customer/security provider/joint guarantors, our directors, shareholders and partners and related corporations from sources recognised under the Credit Reporting Agencies Act 2010, other such sources including but not limited to from the Central Credit Bureau, the Borrower Loan Information Systems (BLIS), Dishonoured Cheque Information System (DCHEQS), Central Credit Reference Information System (CCRIS), CTOS Data Systems Sdn Bhd., FIS Data Reference Sdn Bhd., Credit Bureau Malaysia Sdn Bhd and/or any other credit reference agencies whether or not established or approved by Bank Negara Malaysia or any other governmental or regulatory authority/body.

General Consent For Disclose Of Personal Data To Third Parties

I/We, hereby agree that AmBank/AmBank Islamic ("the Banks") will take reasonable steps to safeguard my/our Personal Data against unauthorised disclosure.

Examples of Personal Data that I/We may provide to the Banks include my/our company name, business registration number, directors name, NRIC, passport or other identification number, contact details, mailing address and email address.

I/We, hereby agree that when entering into contract for any facilities and services with the Banks, subject to the provisions of applicable laws and regulations, my/our Personal Data in respect of the account may be provided to the following third parties (where applicable):

- agents, contractors, vendors or service providers who provide administrative or operational services to the Banks, such as courier services, telecommunications, information technology, payment, processing, training, market research, storage or other services to the Banks;
- counterparties and their respective banks in relation to transactions for my/our account including fund transfers, payments, issuance of standby letters of credit, banker's guarantees or letters of undertaking and drawing of cheques;
- vendors or business partners working with the Banks for rewards programme to administer offers, campaign fulfilment, points redemption fulfilment, loyalty, co-branding benefits and privileges
- agents, contractors, vendors, business partners or service providers in connection with promotional, marketing events, seminars, trainings, products and services offered by the Banks, to notify me/us about benefits and changes to the features of products and services (subject to my/our selection on marketing or cross-selling consent where applicable);
- any financial institutions, merchants, VISA International Services Association, MasterCard International Incorporated and other card associations in relation to any credit card/-i and/or debit card issued to me/us by the Banks;
- the Banks' appointed professional advisers such as accountants, auditors, financial advisers, lawyers or other professional advisers;
- Agensi Kaunseling dan Pengurusan Kredit (AKPK), collection and repossession agencies in relation to the enforcement of repayment/payment obligations for loans/financings;
- referrers who have referred me/us to the Banks for financial products;
- trustees appointed by me/us to manage my/our account held with the Banks;
- corporate service providers or lawyers, who are appointed by me/us for agreement and security document purposes;
- appointed by me/us to manage my/our account held with the Banks;
- any person or parties to whom I/we authorise the Banks disclose my/our Personal Data to, to give instructions or to manage the accounts on my/our behalf.

- Yes, I/we agree to authorise the Banks to disclose the information to the third parties.
- No, I/we refuse to authorise the Banks to disclose the said information to the said party and agree the Banks have the right to not provide the provision of the product.

I/We, hereby agree that in the event I/we choose to withdraw consent during an existing contractual agreement with the Banks which may result in its inability to continue the relationship, the Banks reserve the right to continue disclosing the information in accordance with contractual obligations until all obligations are fulfilled.

I/We, hereby acknowledge that I/we am/are aware that I/we may call the Bank's Contact Centre at 03-21788888 which is operational daily from 7.00 a.m. to 11.00 p.m. or email to customer@ambankgroup.com for the following:

- Revocation of consent for disclosure of Personal Data to third parties
- If I/we no longer wish to receive any marketing promotions from the Banks and its business partners

ACCOUNT OPENING FORM (NON-INDIVIDUAL)

Please complete all sections and mark (✓) in the appropriate boxes.

Part G: Declaration

I/We confirm that I/we have obtained and/or will obtain the consent of each of my directors and shareholders to carry out credit history/credit standing/credit worthiness checks/verification on each of them in the manner stated herein as deemed necessary by the Bank;

In the event that I/we provide personal and/or financial information relating to third parties, including but not limited to information relating to my/our/our director's/shareholders'/officers'/next-of-kin, dependents, and security parties for the purpose of this application form, I/we:

- i. confirm that I/we/our directors/shareholders/officers have obtained their consent or is otherwise entitled to provide the information to the Bank and for the Bank to use it in processing this application and to provide information on the Bank's products, services and/or offers (inclusive of the products, services and offers of the other entities within the Bank's Group) which the Bank and the entities within the Bank's Group believe may be of interest and/or beneficial to them;
- ii. agree to ensure that the personal and financial information of the said third parties is accurate;
- iii. agree to update the Bank in writing in the event of any material change to the said personal and financial information; and
- iv. agree to the Bank's right to not process my/our application should such consent be withdrawn by any of the said third parties;

Email Statement

I/We agree to have the statements and/or advices sent to me/us via email. In so doing, I/We and agree that AmBank (M) Berhad/AmBank Islamic Berhad is not under any circumstances liable for any loss or damages if the statements and advices are sent to the email address (es) as advised by me/us save and except where such loss or damages are attributable to the Bank's gross negligence, willful default or fraud. I/We understand that reasonable time shall be given to AmBank (M) Berhad/AmBank Islamic Berhad to update the changes to the said address (es) upon receipt of our written advice.

Notice to customer: If you select to receive your bank statements through email, the Bank will no longer send your statements through ordinary mail. If you want to receive your statement via email as well as in paper form through ordinary mail, you may be charged a fee for the service.

REMINDER: The Authorised Signatory is hereby reminded to read and understand the terms and conditions of this application before signing below. If the Authorised Signatory does not understand the terms and conditions of this application, the Authorised Signatory is advised to seek advice from the Bank's staff, authorized representative or authorized agent.

Authorised Signature 1:	Authorised Signature 2:
Name:	Name:
Designation:	Designation:
Date: DD / MM / YYYY	Date: DD / MM / YYYY

For Bank Use

(For AmBank Islamic Commodity Murabahah Current Account-i /Foreign Currency Current Account-i/Term Deposit-i and Foreign Currency Term Deposit-i under AmBank Islamic Berhad)

We, hereby accept the appointment(s) as the agent as stipulated in the offer above. We will, in performing our obligations in relation to the transactions specified in the offer, protect the interest of the Customer and act in good faith.

We declare that the required account opening checks have been performed on the above customer.

Date:		CIF:	Impacted System:
Branch Name:		Branch Code:	RM Code:
Attended by:	Approved by:	SVS Captured:	SVS Validated:
Account No.	Currency	Corporate Internet Banking Services Please tick (✓) one	
1.		<input type="checkbox"/>	
2.		<input type="checkbox"/>	
3.		<input type="checkbox"/>	
4.		<input type="checkbox"/>	
5.		<input type="checkbox"/>	
6.		<input type="checkbox"/>	

ANTI-BRIBERY AND CORRUPTION FORM (NON-INDIVIDUAL)

We hereby acknowledge that AmBank Group¹ has zero tolerance towards all forms of bribery and corruption. We further undertake to AmBank Group that we shall not directly or indirectly offer, promise, request from and/or authorize any form of improper payments, financial benefits, rewards or any valuable consideration ("Gratifications") to or from any of the AmBank Group's directors, officers, employees, representatives, agents or other persons associated with or controlled by or acting on behalf of any of them (the "Agents") from any of our directors, employees or their family members or any parties acting for or representing us in exchange for business favors, information, favorable treatment, improper benefits or advantage or inducement to do or not to do something.

We shall undertake to immediately notify AmBank Group of any attempt by any parties to solicit or to give any Gratifications or solicit or give any advantage (financial or otherwise) to or from AmBank Group and the Agents. In furtherance to the above, we agree and undertake that:-

- a) We have read, understood and shall fully comply with AmBank Group's Anti-Bribery and Corrupt Practices Policy ("ABCP Policy") and shall promptly notify AmBank Group of any breach and/or suspected breach of the ABCP Policy. The ABCP Policy is available at <https://www.ambankgroup.com/eng/Pages/AntiBriberyCorruptPracticesPolicy.aspx>;
- b) Pursuant to the ABCP Policy, we shall cause or procure each of our authorized signatories to fully execute the Bank's anti-bribery and corruption declaration form as enclosed in the Appendix, and return the duly executed copy(ies) to AmBank Group for record;
- c) We shall strictly comply with current laws and regulations in Malaysia relating to anti-bribery or anti-corruption including but not limited to the Malaysian Anti-Corruption Commission Act 2009 including all its amendments acts ("MACCA") and shall have in place the necessary adequate procedures for meeting the standards and requirements in accordance with the MACCA; and
- d) Notwithstanding anything stated herein, if at any time we and our directors, employees, subcontractors, agents or other third parties acting for or representing us are involved in the transaction contemplated in this matter breach this clause and/or are being investigated for bribery or corruption, AmBank Group shall be entitled to terminate any and/or all agreement(s) made between AmBank Group and us with immediate effect without any liability with written notice to us. When this happens, we shall be liable to fully indemnify and hold AmBank Group and/or any of the Agents harmless from and against any and all claims, losses, liabilities, damages, penalties, costs and expenses howsoever arising as a result thereto.

Acknowledgement and acceptance by:

(Authorised signatories and company official rubberstamp)

Name: _____

Designation: _____

NRIC No / Passport No: _____

Date: DD / MM / YYYY

¹ "AmBank Group" means collectively all of the following entities: AMMB Holdings Berhad (Registration No: 199101012723 (223035-V)); and all the related corporations and associate corporations of AMMB Holdings Berhad

ANTI-BRIBERY AND CORRUPTION FORM (NON-INDIVIDUAL)

APPENDIX – DECLARATION

This Declaration is made to AmBank Group pursuant to the provision of products and/or services or the negotiation thereof (the 'Agreement') between AmBank Group and _____ (Registration No.: _____) (the 'Company').

I, _____ (NRIC No. _____),

as the authorized representative of the Company hereby confirm and declare the following:-

1. The Company and its employees have read and fully understood the provisions of the AmBank Group Anti-Bribery and Corrupt Practices Policy (the 'ABCP Policy') and hereby agree that the ABCP Policy:-
 - (a) will form an integral part of the Agreement and therefore shall be legally binding on the Company and its employees; and
 - (b) may be amended by the AmBank Group from time to time as may be notified to the Company by the AmBank Group and such amendments shall be deemed to become effective as at the date stated in the notification.
2. In line with the terms and requirements of the Agreement and the ABCP Policy, the Company and its employees shall and at all times, will:-
 - (a) fully comply with all applicable laws, regulations, guidelines, codes, requirements and sanctions relating to anti-bribery and anti-corruption;
 - (b) fully comply and adhere to the requirements and provisions in the ABCP Policy and other applicable AmBank Group policies and internal procedures (as amended from time to time) during the duration of the Agreement;
 - (c) exercise reasonable care and due diligence to avoid any situations of potential and/ or actual conflict of interests;
 - (d) promptly notify the AmBank Group in writing of a situation of actual and/ or potential conflict of interest;
 - (e) not gain improper advantage or preferential treatment in its relationship with the AmBank Group's staff (including key management personnel) and board members;
 - (f) inform the AmBank Group of the Company's relationship with AmBank Group's staff (including key management personnel) and board members, upon having knowledge of the existence of any relationship, which may or could influence the objectivity of the Company's business conduct with the AmBank Group;
 - (g) (if applicable) make a declaration of non-corrupt practices in relation to specified payments made by AmBank Group to the Company for the delivery of goods or services; and
 - (h) (if applicable) not misrepresent its capabilities and skills to gain procurement contract(s) from the AmBank Group or during its delivery of goods or services to the AmBank Group.

The Company undertakes to promptly notify the AmBank Group of any breach and/ or alleged and/ or suspected breach of the Agreement or the ABCP Policy and will to the best of its abilities, cooperate with the AmBank Group in any investigation of such breach involving AmBank Group's staff or the Company's employees.

The Company hereby acknowledges and agrees that the AmBank Group shall reserve the right to suspend and/ or terminate the Agreement without prior notice and to further disqualify the Company from entering into any future business relationship with the AmBank Group and/ or tendering for future contracts to the AmBank Group if the Company is or has been found to have violated any of the declarations stipulated herein or has breached any terms in the Agreement.

The Company hereby further acknowledges and agrees that the terms of the Agreement shall prevail when there are conflicts between the Agreement and this declaration for the purpose of interpretation, application and enforcement of the terms of the Agreement.

Acknowledgement of acceptance to the Declaration by:

Signature	Witness signatory
Name of the Company's representative:	Name:
Designation:	NRIC:
Date: DD / MM / YYYY	Date: DD / MM / YYYY