

Structured Investment Risk Disclosure Statement
(copy as per agreement via phone banking)

The objective of this Risk Disclosure Statement is to highlight to me/us the risks of investing in Structured Investments prior to my/our undertaking such investments. In investing in a Structured Investment, I/we acknowledge and declare that:

1.	I/We have read and fully understood the features, risks and terms and conditions of the chosen Structured Investment.
2.	I/We fully understand that any Investment decision after I/we have considered and accepted all the Investment risks is solely my/our responsibility and in making an Investment decision, I/we understand the need to take independent advice on the specific Investment contemplated.
3.	The Bank's Officers have not given me/us any assurance that the rate of returns on this Structured Investment is guaranteed by the Bank, unless otherwise stated in the Term Sheet.
4.	I/We understand that the rate of returns on this Structured Investment is not fixed or certain and is subject to fluctuations. The returns can be substantially lower than deposit rates or even zero for the entire tenor of the Investment as the rate of returns is dependent on the performance of the underlying asset or rate or index linked to the Investment.
5.	I/We understand that the Non-Principal Protected Investment is a non-traditional investment comprising two key features – firstly, an investment in a base currency and secondly, a possible payment or delivery, as the case maybe of the Investment (both principal and returns) in an alternate currency or underlying asset to which the Investment is linked, at a pre-agreed exchange rate or pre-agreed strike price and not at the prevailing exchange rate or price. It carries with it risks of fluctuation in the alternate currency or underlying asset to which the Investment is linked.
6.	I/We fully understand that if I/we decide to prematurely withdraw the Structured Investment prior to the Maturity Date, I/we will incur premature withdrawal costs and this will result in me/us receiving less than the Principal Amount or even losing the entire Principal Amount without any returns.
7.	The Bank is not able to state how much the premature withdrawal cost is at this point in time as it depends on the prevailing market condition at the time of premature withdrawal.
8.	If I/we hold the Structured Investment to maturity, the entire principal amount invested will be repaid to me/us on Maturity Date, only if the Structured Investment is stated as Principal Protected.
9.	Where the Structured Investment has a "Callable" feature, I/we fully understand that the Bank has the option (i.e. a right but no obligation) to early terminate this Structured Investment.
10.	If the Bank exercises the early termination option, the Structured Investment will be early terminated before the stated Maturity Date with repayment of principal amount plus accrued returns on the early termination date selected by the Bank;
11.	I/We cannot demand that the Bank early terminates the Structured Investment and repay the principal amount to me/us when the Structured Investment is not yielding any returns.
12.	I/We understand that the net returns from a Structured Investment would also be affected by the transaction costs (i.e. commission, fees and other charges) charged by the Bank and applicable withholding taxes.
13.	I/We understand that different Investment may have different tax implications and the tax implications may be dependent on my/our business activities and the transaction in question. I/We understand that I/we should consult my/our tax adviser to understand the tax implications.
14.	I/We understand that I/we would incur additional risk of currency fluctuations if the transaction involves different currencies or where you carry on your business or keep your accounts in a currency other than the base currency in which the transaction is denominated.

WARNING

THE RETURNS ON YOUR STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET/REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION.

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15.	I/We acknowledge that I/we am/are taking the credit risk of the Bank not being able to fulfil its payments obligations under this transaction.
16.	I/We acknowledge that for Structured Investments which involve my/our sale of an option to the Bank in exchange for higher returns or premium (deleted "and") can be very risky. If I/we sell an option, the risk can be unlimited and disproportionate to the premium or higher returns offered by the Bank. By selling an option, I/we will be locked in at the pre-agreed strike price for the duration of the Structured Investment and I/we will give up any gains resulting from any increase or decrease in price of the underlying asset compared to the pre-agreed strike price.
17.	I/We shall be fully responsible for monitoring the performance and continuing appropriateness of outstanding Investments.
18.	<p>I/We am/are aware that complaints against Structured Products may be made to the Securities Commission ("SC"), by contacting the SC's Complaints Department:</p> <ul style="list-style-type: none"> (i) via phone to the Aduan Hotline: 03-6204 8999 (ii) via fax to: 03-6204 8991 (iii) via e-mail to aduan@seccom.com.my (iv) via online complaint form available at www.sc.com.my
19.	I/We understand that there are differences between normal deposit and Structured Investment.
20.	<i>(Only applicable to Dual Currency Investment)</i> I/We agree to subscribe to phone banking services, including receive phone call, fax, SMS etc, from the Bank for subscription and for rollover of Dual Currency Investments and I/we accept all the risks of phone banking services that are set out in Phone Banking Application Form and in the Terms & Conditions for Dual Currency Investment.
21.	<p><i>(Only applicable to Auto-Reinvestment Structured Investment)</i> I/We agree to receive SMS notification from the Bank for the information of Auto-Reinvestment Structured Investment only and I/we accept all the risks of SMS notification. I/We aware that SMS notification will only be sent to mobile phone number as in Term Sheet.</p> <p>In any occasion when I/we am/are informed by the Bank via SMS regarding the Auto-Reinvestment Structured investment, I/we aware that no SMS reply is required by the bank. For any inquiry thereafter, I/we shall contact the bank directly.</p>

This is a computer generated advice and requires no signature

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