|  |
| --- |
| **Part 1 : BUSINESS PARTICULARS** |
| **Registered Name :** | **Registration Number :** |
| Enter Here | Enter Here |
| **Registered Address :** |
| Enter Here |
| Enter Here |
| Enter Here | **Postal Code :** | Enter Here |
|  |
| **Business Operating Address :** (*if different from* ***Registered Address*** *above*) |
| Enter Here |
| Enter Here |
| Enter Here | **Postal Code :** | Enter Here |
|  |
| **Mailing Address :** *(****DO NOT*** *use P.O. Box)* | [ ]  | *Registered Address* | [ ]  | *Business Operating Address* | [ ]  | *Others (please specify below)* |
| Enter Here |
| Enter Here |
| Enter Here | **Postal Code :** | Enter Here |
|  |
| **Note**: All references to "I/we" below shall mean the Company whose name first appears on the top of this application form. |
| (a) | **For existing Customer only** *(Change in constitution. Please tick only one box as applicable)* |
| [ ]  | There is no change to my/our M&A/Constitution document |
| [ ]  | There have been changes to my/our M&A/Constitution document. The updated copy(ies) is/are hereby enclosed. |
|  |  |
| (b) | **Information on the customer** *(Please tick only one box as applicable)* |
| [ ]  | As the Bank customer, I/we allow my/our name(s) and contact details (excluding my/our account information) to be disclosed within the OCBC |
|  | Group to offer OCBC Group and third party products/services distributed by OCBC Group. |
| [ ]  | As a customer of the Bank, I/we do not allow my/our name(s) and contact details to be disclosed within the OCBC Group to offer OCBC Group and |
|  | third party products/services not distributed by the Bank. |
|  |
| **Constitution :** | **Status :** |
| [ ]  | Sole Proprietor | [ ]  | Bumiputra controlled company |
| [ ]  | Partnership | [ ]  | Non-Bumiputra controlled company |
| [ ]  | Limited Liability Partnership | [ ]  | Non-Resident controlled company |
| [ ]  | Sdn Bhd |  |
| [ ]  | Others (*please specify*): | Enter Here |  |  |
|  |  |
| **Country of Incorporation/Registration :** | **Registered with :**  | **Incorporation/Registration Date :**  |
|  |  | *(DD/MM/YYYY)* |
| [ ]  | Malaysia | [ ]  | Companies Commission of Malaysia |  |
| [ ]  | Others: | Enter Here |  | [ ]  | Others: | Enter Here |  |  | Date |  |
|  |  |  |
| **Number of Employee/s :** | **Annual Sales Turnover :(*RM*)** | **\*Business Commencement Date :** |
| No. | No. | *(DD/MM/YYYY)* |
| Date |
|  |  |  |
| **Business Telephone :** | **Business Fax :** *(if applicable)* | **Business Email Address :** |
| No. | No. | Enter Here |
| **Nature of Business :** | **Business Category :** |
| Enter Here | [ ]  | Manufacturing |
| Enter Here | [ ]  | Service/Other Sector |
| Enter Here |  | Enter Here |  |
| Enter Here |  |  |
| Enter Here |  | Enter Here |  |
| Enter Here |  |  |
|  |  |  |  |

|  |
| --- |
| **Part 2 : CONTACT PERSON (*Authorised to communicate customer information*)** |
|  |
|  | **Name** *(as in NRIC/Passport)* |  | **Name** *(as in NRIC/Passport)* |
|  |  |  |  |  |  |
|  | Enter Here |  |  | Enter Here |  |
|  |  |  |  |  |  |
|  | NRIC No. / | Enter Here |  |  | NRIC / | Enter Here |  |
|  | Passport No. |  |  | Passport No. |  |
|  |  |  |  |  |  |  |  |
|  | Mobile No. | Enter Here |  |  | Mobile No | Enter Here |  |
|  |  |  |  |  |  |  |  |
|  | Email | Enter Here |  |  | Email | Enter Here |  |
|  |  |  |  |  |  |  |  |
|  | Telephone No. | Enter Here |  |  | Telephone No. | Enter Here |  |
|  |  |  |  |  |  |  |  |
|  | Remarks | Enter Here |  |  | Remarks | Enter Here |  |
|  |  | Enter Here |  |  |  | Enter Here |  |

|  |
| --- |
| **Part 3 : DECLARATION : BENEFICIAL OWNER(S)** |
| I/We certify and confirm that the following individual(s) ultimately own(s) or has/have effective control over the Entity (“Beneficial Owners”). I/we |
| acknowledge and confirm that the Bank shall be entitled to rely on my/our declaration below on the identity(ies) of and information relating to the |
| Beneficial Owner(s) of the Account. If any shareholder(s) of your company hold(s) the shares of the company for beneficial owner(s), please provide |
| the beneficial owner(s) particulars as well. |
|  |
|  |
|  | **Name** *(as in NRIC / Passport)* | **Occupation / Public Position Held** |  | **Residential Address** |  |
|  | Enter Here |  | Enter Here |  | Enter Here |  |
| Enter Here |  |
|  |  |  |  |  |  |  |
|  | **NRIC No. / Passport No. / Company No.** | **Contact Number** |  | Enter Here |  |
|  | Enter Here |  | Enter Here |  | Enter Here |  |
|  |  |  |  |  |  |  |
|  | **Nationality** | Enter Here |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |
|  | **Name** *(as in NRIC / Passport)* | **Occupation / Public Position Held** |  | **Residential Address** |  |
|  | Enter Here |  | Enter Here |  | Enter Here |  |
| Enter Here |  |
|  |  |  |  |  |  |  |
|  | **NRIC No. / Passport No. / Company No.** | **Contact Number** |  | Enter Here |  |
|  | Enter Here |  | Enter Here |  | Enter Here |  |
|  |  |  |  |  |  |  |
|  | **Nationality** | Enter Here |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |
|  | **Name** *(as in NRIC / Passport)* | **Occupation / Public Position Held** |  | **Residential Address** |  |
|  | Enter Here |  | Enter Here |  | Enter Here |  |
| Enter Here |  |
|  |  |  |  |  |  |  |
|  | **NRIC No. / Passport No. / Company No.** | **Contact Number** |  | Enter Here |  |
|  | Enter Here |  | Enter Here |  | Enter Here |  |
|  |  |  |  |  |  |  |
|  | **Nationality** | Enter Here |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |
|  | **Name** *(as in NRIC / Passport)* | **Occupation / Public Position Held** |  | **Residential Address** |  |
|  | Enter Here |  | Enter Here |  | Enter Here |  |
| Enter Here |  |
|  |  |  |  |  |  |  |
|  | **NRIC No. / Passport No. / Company No.** | **Contact Number** |  | Enter Here |  |
|  | Enter Here |  | Enter Here |  | Enter Here |  |
|  |  |  |  |  |  |  |
|  | **Nationality** | Enter Here |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
| \* If the list is more than the spaces provided, please attach separate listing. |
| \* Please furnish certified true copies of their identity documents. |
|  |
| **- FOR BANK USE ONLY -** |
| **CIF No. (Filled by Ops):** | Enter Here |
| **Segment Code:** | \*MASS / LARGE / PREMIER |
| **Referral Source:** | \*Company Secretary / Association / Accountant / Own / Leads from HQ / Internal Referral / Existing Customer Referral / Others (*please specify*): |
|  | Enter Here |
| **Referral Name:** | Enter Here |

|  |
| --- |
| **Board Resolution / Resolution of Limited Liability Partnership (LLP)** |
| (for Sendirian Berhad / Berhad / LLP only) |
|  |
| **CERTIFIED EXTRACT OF BOARD RESOLUTION / RESOLUTION FOR OPENING ACCOUNTS AND SUBSCRIPTION OF SERVICES** |
|  |
|  |
| **Name of Company / LLP** |  | Enter Here |  |
|  |
| **Company / LLP Registration No.** |  | Enter Here |  |
|  |
| This is a certified extract of the resolutions duly passed: |  |
|  | At a meeting of the Board of Directors of the Company / all the partners of the LLP held on | Date | **OR** |
|  |
|  | By a circular resolution pursuant to Article | Enter Here | Constitution of the Company. |

**Resolved:**

**Conferment of Authority on Authorised Persons**

That the Directors and / or officers / partners of LLP specified in the **Appendix** hereto and acting in accordance with the mandate set out in the

**Appendix (“Authorised Persons”)** be and are hereby authorised for and on behalf of the Company/LLP to do the following:

1. **To Open and Close Accounts with the Bank**
	1. **Authorisation to open and close Accounts**

The Authorised Persons are authorised to open and close any number of conventional accounts with **OCBC Bank (Malaysia) Berhad** and Islamic accounts with **OCBC Al-Amin Bank Berhad** (the “**Banks**”) of the types and in the currency specified in the account opening form(s) or letter of instructions issued or to be issued to the Banks now or at any time hereafter (“**Accounts**”) in accordance with the respective Banks’ terms and conditions governing such Accounts including any amendments and additions made thereto from time to time by the Banks and to execute any and all agreements, indemnities and documents and to issue all notices and instructions to the Banks in connection with the Accounts.

* 1. **Authorisation to appoint Authorised Signatories for Accounts**

The Authorised Persons are authorised to appoint signatories (“**Authorised Signatories**”) to operate the Accounts (including to execute or issue any agreements, indemnities, documents, notices or instructions to the Bank in connection with the operation of the Accounts), to revoke the appointment of the Authorised Signatories, to vary the authority conferred on the Authorised Signatories and to confirm and certify to the Bank the names, specimen signatures, mandate and other information as may be required by the Bank of the Authorised Signatories and any changes thereto.

1. **To Subscribe for Services**
	1. **Authorisation to subscribe, utilise and terminate the Services**

The Authorised Persons are authorised to subscribe for any of the electronic facilities, transaction banking services, custodial services , remittance and payment services, trade related services and any other services or transactions (“**Services**”) which may from time to time be offered by the Bank to its customers in accordance with the terms and conditions for such Services including any amendments and additions made thereto from time to time by the Bank and to execute any and all agreements, indemnities and documents in connection with the subscription, utilisation or termination of such Services and to issue all notices and instructions to the Bank in connection with the Services.

* 1. **Authorisation to appoint users for the Services**

The Authorised Persons are authorised to appoint users (“**Authorised Users**”) for the respective Services (including to execute or issue any agreements, indemnities, documents, notices or instructions to the Bank in connection with the utilisation of the Services), to revoke the appointment of the Authorised Users, to vary the authority conferred on the Authorised Users and to confirm and certify to the Bank the names, mandate, and any other information (including specimen signatures) as may be required by the Bank of the Authorised Users and any changes thereto.

**Use of Common Seal of the Company and Disclosure of the Company’s Auditors**

1. That the Common Seal of the Company be affixed, wherever necessary or required by the Bank on any instrument, document and agreement in accordance with the Constitution of the Company.
2. That the Bank be authorised to provide the Company’s auditors for the time being and from time to time with such information as the Company’s auditors may request from time to time concerning any account or accounts of the Company or concerning any transactions or business of the Company with the Bank until notice in writing to the contrary is received by the Bank.

**Authentication of Documents**

1. That any one director, company secretary or Authorised Person may authenticate documents related to matters contemplated under this resolution.

|  |
| --- |
| **APPENDIX TO BOARD RESOLUTION / RESOLUTION OF LLP** |
|  |
|  |
| The following Directors person(s) are appointed as Authorised Persons pursuant to a resolution of the Company/LLP |
|  |
| **Mandate** |
|  |
|  | Any | No. | of the following person(s) |  |  |  |
|  |
| **Specimen Signature** | *(Sign within the box)* |
|  |  |  |
| **Signature** | *(Authorised Person)* |  | **Signature** | *(Authorised Person)* |
|  |  |  |  |  |
| **Name** | Enter Here | **Name** | Enter Here |
| *(as in NRIC)* | *(as in NRIC)* |
|  |  |  |  |
|  |  |  |
| **Signature** | *(Authorised Person)* |  | **Signature** | *(Authorised Person)* |
|  |  |  |  |  |
| **Name** | Enter Here | **Name** | Enter Here |
| *(as in NRIC)* | *(as in NRIC)* |
|  |  |  |  |
|  |  |  |
| **Signature** | *(Authorised Person)* |  | **Signature** | *(Authorised Person)* |
|  |  |  |  |  |
| **Name** | Enter Here | **Name** | Enter Here |
| *(as in NRIC)* | *(as in NRIC)* |
|  |  |  |  |

**Certification of Resolutions and Authorised Persons**

We, the undersigned below, as Directors or Director and Company Secretary of the Company / Compliance Officer and Partner of the LLP hereby certify that the foregoing resolutions (a) have been duly passed in accordance with the Constitution of the Company / LLP Agreement (if any) or 2nd Schedule of the LLP Act and entered in the minute book (b) are still in force (c) do not exceed the objects or powers of the Company / LLP or the powers of the Directors/Partners. We acknowledge that the Bank places full reliance on our certification of the foregoing resolutions and accept our certification as conclusive evidence that this extract is a true and accurate record of the resolutions of the Board of Directors of the Company / Resolution of LLP. We further certify pursuant to the foregoing resolutions that, the respective job titles and signatures of the **Authorised Persons** are as shown in the **Appendix**.

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Dated:** | Date | *(DD/MM/YYYY)* |
|  |  |  |  |
|  |  |  |
| **Signature** | *(Director / Compliance Officer\*)* |  | **Signature** | *(Company Secretary / Director\* / Partner)* |
|  |  |  |  |  |
| **Name** | Enter Here | **Name** | Enter Here |
| *(as in NRIC)* | *(as in NRIC)* |
|  |  |  |  |

**# Declaration:** I, the abovementioned Director declare that I am the Managing Director or Executive Director or the director having control and management of the Company’s business.

*Applicable only if there is no Authentication of Documents clause in the Company’s Constitution. If Authentication of Documents clause is present, delete this declaration and certification to be in accordance with the Authentication clause.*

*\*[Please delete as appropriate]*

|  |
| --- |
| **Part 1 : ACCOUNT INFORMATION *(provide multiple copies if applicable)*** |
| **Name of Account** *(if different from* ***Registered Name*** *and is subject to Bank’s approval)* | **Purpose of Account** *(select* ***ONE*** *only)* |
|  |  |
| Enter Here | [ ]  | Business operation |
|  |  |  |
| **Branch** | [x]  | Investment |
|  |  |  |
| Enter Here | [ ]  | Others (*please specify*): | Enter Here |
| **Statement Mailing Mode** [x]  eStatement Only  |  |  |  |
|  |  |  |  |
|  |  |  |
| **MYR Current Account** *(CA)* |
| *(****Protected by PIDM up to RM250,000 for each depositor****)* |
| **Name to be printed on cheques** *(max. 40 characters)* |
| Enter Here |
|  **\_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_** |
| *If no name is provided, the Bank reserves its right to print your business name as deemed appropriate and meaningful.* |
|  |
| **Type of Current Account** | **No. of chequebook(s) applied**  |
|  |
| [ ]  | CA | No. | Book(s) *(default* ***1*** *book)* |
|  |
|[ ]  Business Access | **Generate new chequebook(s) if no. of remaining cheque leaves falls under** |
|  |
| [ ]  | Business Signature | No. | Pieces *(default 15 pieces, subject to maximum of 45 pieces)* |
|  |
| **Delivery Address:** *(****DO NOT*** *use P.O. Box)* |  | **Mode of Delivery** *(select* ***ONE*** *only)* |
| Enter Here |  | [ ]  | Courier *(default if not selected)* |
|  |  |  |  |
| Enter Here |  | [ ]  | Collect at branch *(indicate authorized recipient)* |
|  |  |  |  |
| Enter Here |  | **Name** |  | **NRIC** |
|  |  |  |  |  |
| Enter Here |  | Enter Here |  | Enter Here |
|  |  |  |  |  |
| **State** | Enter Here | **Postcode** | Enter Here |  | Enter Here |  | Enter Here |
|  |
| **Professional Bodies Account:** (*if applicable*) |
| [ ]  | Office Account | **OR** | [ ]  | Client Account: *(indicate the following)* |
|  | [ ]  | Company - Resident | [ ]  | Individual - Resident | [ ]  | General - Resident |
|  | [ ]  | Company - Non-resident | [ ]  | Individual - Non-resident | [ ]  | General - Non-resident |
|  |
| **MYR Housing Development Account** *(HDA)* |
| *(****Protected by PIDM up to RM250,000 for each depositor****)* |
| **Type of Current Account** |
| [ ]  | CA |  |
| **Project Name** |
| Enter Here |
|  |
| **Fixed Deposit / Time Deposit** *(FD / TD)* |
| *(****Protected by PIDM up to RM250,000 for each depositor****)* |
|  |
| **Currency** | Enter Here |  | **Type of FD / TD Account** | [ ]  | FD/TD | **Maturity Instructions** |
|  |
| **Tenure** | Enter Here |  | **Principal** | RM | No. |  | [ ]  | Renew principal & interest |
|  |
| **No. of Placement** | No. | receipts |  | [ ]  | Renew principal for the same period at the prevailing |
|  |
| **Mode of Placement** | **Amount** |  |  | interest rate & credit interest to my/our a/c no. |
|  |
| Cash |  | RM | No. |  |  | No. |  |
|  |  |
| Cheque No. | No. | RM | No. |  | [ ]  | Pay the principal and interest to my/our a/c no. |
|  |  |
| Debit Acc No. | No. | RM | No. |  |  | No. |  |
|  |
|  | Grand Total | RM | No. |  |  |
|  |  |
| **Professional Bodies Account:** (*if applicable*) |
| [ ]  | Office Account | **OR** | [ ]  | Client Account: *(indicate the following)* |
|  | [ ]  | Company - Resident | [ ]  | Individual - Resident | [ ]  | General - Resident |
|  | [ ]  | Company - Non-resident | [ ]  | Individual - Non-resident | [ ]  | General - Non-resident |
|  |  |  |  |  |  |  |
|  |
| **FOR BANK USE ONLY** |
| **CIF No.:** | Enter Here |
|  |
| **Product Code** | **Account No.** |  | **Product Code** | **Account No.** |  | **Product Code** | **Account No.** |
| Enter Here | Enter Here |  | Enter Here | Enter Here |  | Enter Here | Enter Here |
| Enter Here | Enter Here |  | Enter Here | Enter Here |  | Enter Here | Enter Here |

|  |
| --- |
| **Short Term Money Market Deposit** (*STMMD*) |
|  |
|  |
| **Currency** | Enter | **Type of STMMD Account** | [ ]  | STMMD | **Maturity Instructions** | (*Select ONE only*) |
|  |
| **Tenure** | No. | days | **Rate** | No. | % | [ ]  | On maturity, rollover the STMMD / FCY STMMD for the same tenure |
|  |
| **Placement Amount** | RM | No. |  |  | at the prevailing market rate. Interest on STMMD / FCY STMMD to be  |
|  |
| **Value Date** | (*DDMMYYYY*) | **Maturity Date** | (*DDMMYYYY*) |  |  | credited as per settlement instructions above. |
|  |
|  | Date |  | Date |  | [ ]  | On maturity, rollover the STMMD / FCY STMMD amount together with |
|  |
| **Placement:** | No. |  |  | interest for the same tenure at the prevailing market rate. |
|  |  |  |  |  |
| Debit Account No. |  |  | [ ]  | Others (*please specify*) |
|  |
| **Settlement:** | No. |  |  | Enter Here |
|  |  |  |  |  |
| Credit Account No. |  |  |  | Enter Here |
| **Foreign Currency Call Account** *(FCA)* |
| *(****Protected by PIDM up to RM250,000 for each depositor****)* |
| **Currency** | Enter |  | **Type of Current Account** |[ ]  Trade FCA |[ ]  Investment FCA |  |
|  |
| **Declaration for FCA** *(applicable to Resident only)* |
| [ ]  | To receive export proceeds |
| [ ]  | For settlement of trade in goods or services |
| [ ]  | Only for settlement of goods denominated in Chinese Yuan or Renminbi (“CNY”) from cross-border trade transactions between China and Malaysia |
| [ ]  | For investment in foreign currency asset^, and in this regard, I/we undertake that (*applicable to* ***IFCA*** *only, please complete below*): |
|  |
|  | **(A)** | **For Sole Proprietor/General Partnership in accordance to Partnership Act 1961** |
|  |  | **I/We hereby declare that and confirm that** |
|  | [ ]  | Currently I/we do not have domestic Ringgit borrowing\* with any financial institutions and/or residents in Malaysia. If I/we subsequently obtain domestic Ringgit |
|  |  | borrowing and in the event I/we have any domestic Ringgit borrowing, I/we undertake to inform the Bank immediately. If my/our Account(s) is credited |
|  |  | with funds sourced from my/our foreign currency borrowings from licensed onshore bank(s) or non- resident(s), such borrowings shall not exceed RM10 million |
|  |  | equivalent in aggregate. |
|  | [ ]  | Currently I/we have domestic Ringgit borrowing\* with financial institutions and/or residents in Malaysia and undertake that if my/our Account(s) is credited with |
|  |  | funds sourced from conversion of Ringgit, such conversion falls under investment in foreign currency asset^, and in aggregate investment in foreign currency asset |
|  |  | shall not exceed RM1 million per calendar year. If my/our Account(s) is credited with funds sourced from my/our foreign currency borrowings from licensed |
|  |  | onshore bank(s) or non-resident(s), such borrowings shall not exceed RM10 million equivalent in aggregate. |
|  |
|  | **(B)** | **For Resident Entity(ies)** |
|  |  | **I/We hereby declare that and confirm that** |
|  | [ ]  | Currently I/we do not have domestic Ringgit borrowing\* with any financial institutions and/or residents in Malaysia. If I / we subsequently obtain domestic Ringgit |
|  |  | borrowing and in the event I/we have any domestic Ringgit borrowing, I/we undertake to inform the Bank immediately. If my/our Account(s) is credited with funds |
|  |  | sourced from my/our foreign currency borrowings from non-residents not within the resident entity's group of entities, such borrowings shall not exceed RM100  |
|  |  | million equivalent in aggregate. The RM100 million equivalent is based on the aggregate borrowing of the resident entity and other resident entities with parent- |
|  |  | subsidiary relationship. |
|  | [ ]  | Currently I/we have domestic Ringgit borrowing\* with financial institutions and/or residents in Malaysia and the conversion from Ringgit Malaysia into foreign |
|  |  | currency or from foreign currency borrowing obtained from a licensed onshore bank is within the threshold of up to RM50 million equivalent in aggregate per  |
|  |  | calendar year. The RM50 million equivalent per calendar year is based on the aggregate investment in foreign currency asset^ by the resident entity and other |
|  |  | resident entities within its group of entities with parent-subsidiary relationship. If my/our Account(s) is credited with funds sourced from my/our foreign currency |
|  |  | borrowings from non-residents not within the resident entity's group of entities, such borrowings shall not exceed RM100 million equivalent in aggregate. The |
|  |  | RM100 million equivalent is based on the aggregate borrowing of the resident entity and other resident entities with parent-subsidiary relationship. |
| I/we hereby irrevocably authorise the Bank to decide in its absolute discretion whether to reject or reverse the funds or proceed to credit into my/our OCBC MYR CA if the |
| aforesaid conditions or limit is breached. I/we agree that I/we shall be solely responsible and the Bank shall not be in any way responsible for any cheque return arising from |
| any rejection or reversal of funds at the Bank’s sole discretion pursuant to this my/our authorization. | **OCBC MYR CA No.:** | Enter Here |
|  |
| **Important Note:** |
| **\* Definition of Domestic Ringgit Borrowing** |  | **For STMMD** |
|  | The resident entity is deemed to have domestic Ringgit borrowing when the resident entity or another |  |  | The Banks will continue with the aforesaid instructions on each STMMD / FCY STMMD maturity date until |
|  | resident entity within its group of entities with parent-subsidiary relationship has a Ringgit borrowing. |  |  | notice is received to discontinue or to uplift the STMMD / FCY STMMD. On receipt of such instructions, the  |
| **^ Definition of Investment in Foreign Currency Asset includes** |  |  | proceeds together with interest will be credited as per settlement instructions. Maturity instruction for |
| a. Making payment for: |  |  | renewal of STMMD / FCY STMMD is accepted subject to the Banks’ discretion to terminate the same at  |
|  | Purchase of foreign currency-denominated asset; |  |  | any time upon notice. Customer to call the Banks before 12:00 noon on each maturity date to contract the  |
|  | Lending in foreign currency to a non-resident; |  |  | rate of the subsequent STMMD / FCY STMMD. In absence thereof, the Banks shall determine the rate at its |
|  | Administrative expenses, working capital arising from the setup of any business arrangement, |  |  | discretion (which shall be as conclusively determined and quoted by the Banks to ordinary call-in customers). |
|  | including a joint venture project where no entity is created or established, outside Malaysia; |  |  | Contracts for rollover of each STMMD / FCY STMMD pursuant to rollover instructions shall be deemed to |
|  | Purchase of foreign currency-denominated financial instrument or Islamic financial instrument; |  |  | have been entered into at 12:00 noon on maturity date. |
|  | Placement into Investment Foreign Currency Account (IFCA); |  |  |  |
|  | Transfer from Trade Foreign Currency Account (TFCA) to IFCA; |  |  |  |
|  | Placement into foreign currency account overseas other than education or employment abroad; |  |  |  |
|  | Swapping of a financial asset in Malaysia for a financial asset outside Malaysia. |  | **FOR BANK USE ONLY** | **FCA Acc No. :** | Enter Here |

|  |
| --- |
| **Part 2 : SUBSCRIPTION OF BUSINESS BANKING SERVICES** |
| I/We agree to subscribe to the following business banking service(s) offered by the Bank by signing at the spaces provided for “Authorised Person(s)” in this application form and by completing the accompanying forms for the service(s): |
| **Type of Services** | **Standard Fee** *(Terms and Conditions apply)* |
| [ ]  | OCBC Velocity (Business Internet Banking) | (*Select ONE only*) | **Service Package** | **Basic** | **Basic Plus, Classic** | **Premium** |
|  | [ ]  | Basic | *(for viewing purpose only)* |
|  | [ ]  | Basic Plus | *(sole proprietor or single director only)* | Monthly Fee | RM 10.00 | RM 20.00 | RM 50.00 |
|  | [ ]  | Classic 1 | *(1 authoriser to approve)* | OCBC OneToken (per user) | RM 40.00 | RM 40.00 | RM 40.00 |
|  | [ ]  | Classic 2 | *(2 authorisers to approve)* | Training Fee (one-off) | RM 20.00 | RM 20.00 | RM 20.00 |
|  | [ ]  | Premium | *(for customized authorisation controls)* |  |
| [ ]  | eAlert | RM5.00 (SP1) or RM10.00 (SP2) monthly fee for each Authorised User per account |
| [ ]  | Corporate Phone Banking | Free of Charge |
| [ ]  | DuitNow Registration and Maintenance | Free of Charge |
|  |

|  |
| --- |
| **Part 3 : DECLARATION : BENEFICIARY OF TRUST ACCOUNT** |
| As trustee(s), I/we am/are obliged to disclose to the Bank under Malaysia Deposit Insurance Corporation (Disclosure Requirements for Trust Accounts and Joint Accounts) Regulations 2012 that I/we hold as trustee(s) all deposits in the trust account, the trust account number, my/our name(s), address(s) and identity card number(s) or passport number(s) or any other identification acceptable to the Bank, and the following information: |
|  | **Name / Identifier Code** |  | **Address / Identifier Code** |  | **NRIC / Business Reg No.** |  |
|  |  |  |  |  |  |  |
|  | Enter Here |  | Enter Here |  | Enter Here |  |
|  |  |  |  |  |  |  |
|  | Enter Here |  | Enter Here |  | **Amount / % of interest** |  |
|  |  |  |  |  |  |  |
|  | Enter Here |  | Enter Here |  | No. |  |
|  |  |  |  |  |  |  |
|  |
|  | **Name / Identifier Code** |  | **Address / Identifier Code** |  | **NRIC / Business Reg No.** |  |
|  |  |  |  |  |  |  |
|  | Enter Here |  | Enter Here |  | Enter Here |  |
|  |  |  |  |  |  |  |
|  | Enter Here |  | Enter Here |  | **Amount / % of interest** |  |
|  |  |  |  |  |  |  |
|  | Enter Here |  | Enter Here |  | No. |  |
|  |  |  |  |  |  |  |
|  |
|  | **Name / Identifier Code** |  | **Address / Identifier Code** |  | **NRIC / Business Reg No.** |  |
|  |  |  |  |  |  |  |
|  | Enter Here |  | Enter Here |  | Enter Here |  |
|  |  |  |  |  |  |  |
|  | Enter Here |  | Enter Here |  | **Amount / % of interest** |  |
|  |  |  |  |  |  |  |
|  | Enter Here |  | Enter Here |  | No. |  |
|  |  |  |  |  |  |  |
|  |
|  | **Name / Identifier Code** |  | **Address / Identifier Code** |  | **NRIC / Business Reg No.** |  |
|  |  |  |  |  |  |  |
|  | Enter Here |  | Enter Here |  | Enter Here |  |
|  |  |  |  |  |  |  |
|  | Enter Here |  | Enter Here |  | **Amount / % of interest** |  |
|  |  |  |  |  |  |  |
|  | Enter Here |  | Enter Here |  | No. |  |
|  |  |  |  |  |  |  |
|  |
|  | **Name / Identifier Code** |  | **Address / Identifier Code** |  | **NRIC / Business Reg No.** |  |
|  |  |  |  |  |  |  |
|  | Enter Here |  | Enter Here |  | Enter Here |  |
|  |  |  |  |  |  |  |
|  | Enter Here |  | Enter Here |  | **Amount / % of interest** |  |
|  |  |  |  |  |  |  |
|  | Enter Here |  | Enter Here |  | No. |  |
|  |  |  |  |  |  |  |
|  |
|  | \* You may obtain **Appendix 1: Sample Disclosure** and **Appendix 2: Disclosure for more than 4 Beneficiaries** from our bank officer. |

|  |
| --- |
| **Part 4 : AUTHORISED SIGNATORIES** |
| Please list all person(s) authorised to sign or accept for or on behalf of the company / LLP / association / club / society / firm cheques, bills of exchange, orders to pay and any other instruments in respect of the account |
| **Condition of authorisation** |
|  |
|[ ]  Any | No. | of the following persons |  | [ ]  | Any | No. | from each Group |  |
|  |
| [ ]  | All of the following persons |  | [ ]  | Any | No. | from Group A jointly with any | No. | from Group B |
|  |
| [ ]  | Grouping and Signing Limit as follows: |  |
|  |
| Enter Here |
| Enter Here |
|  |
| **Specimen Signature –** Please strike off unused portion |
| Authorised Signatories | Signing Limit | Group | Specimen Signature |
| *(Full name)* | *(If any)* | *(If any)* | *(Sign within the box* |
| Enter Here | Enter Here | Enter Here |  |
| Enter Here | Enter Here | Enter Here |  |
| Enter Here | Enter Here | Enter Here |  |
| Enter Here | Enter Here | Enter Here |  |
| Enter Here | Enter Here | Enter Here |  |
|  |
| **Authorised by:** |
| Signature [*Authorised* ***Person***] |  | Signature [*Authorised* ***Person***] |  | Signature [*Authorised* ***Person***] |
|  |
| Name[*As in NRIC*] | Enter Here |  | Name[*As in NRIC*] | Enter Here |  | Name[*As in NRIC*] | Enter Here |
|  |  |  |  |  |  |  |  |
|  |
| Date | Date |  | Date | Date |  | Date | Date |
|  |
| **FOR BANK USE ONLY** |
| **Attended by / Witnessed by:** | **Authorised by:** |
| Enter Here | Enter Here |

|  |
| --- |
| **AGREEMENT** |
| I/We agree to abide and be bound by OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Bank Berhad (“Bank”) respective “Account(s) and Service(s) – Main Terms and Conditions” and where applicable, the respective terms and conditions governing the financing facility or facilities (“Facility(ies)”), the terms and declarations set out below and in the application form(s) for the Account(s), Service(s) and/or Facility(ies) and all amendments, supplements and additions thereto made from time to time by the Bank, by signing at the spaces provided for “Authorised Person(s)” in this Agreement: |
|  |
| 1. | I/We confirm that the information given above is true and accurate and that I/we have not wilfully withheld any material fact. |
|  |  |
| 2. | I/We irrevocably consent to and authorise the Bank, and I/we further represent and warrant that I/we have obtained consent from my/our directors, shareholders, managers,  |
|  | partners, office bearers, offices, etc. for the Bank to conduct credit check and verify information given to the Bank, with any party (including without limitation with any Credit  |
|  | Reporting Agencies "CRAs") and consent to the CRAs with whom the Bank conduct credit checks to disclose its credit report/information to the Bank for the purpose of my/our  |
|  | application(s) and for the Bank's risk management and review. The Bank is hereby authorised but is under no obligation to convey my/our consent and the purpose of such disclosure to the relevant CRAs. |
|  |  |
| 3. | Subject to my/our express instruction restricting disclosure, I/we consent to the Bank conducting credit checks and verification of information given by me/us |
|  | in my/our application for the Account(s), Service(s) and/or Facility(ies) with any credit bureaus or corporation set up for the purpose of collecting and providing credit or other information. I/We also consent to the Bank’s disclosure of the my/our financial condition, details of accounts, account relationship with the Bank including credit balances to: |
|  | (i) | the Bank’s data processors or service providers, both within and outside Malaysia, engaged to carry out the Bank’s functions and activities; |
|  | (ii) | companies which are related to the Bank by virtue of Section 7 of the Companies Act 2016 or any associated company of the Bank (the Bank together with the aforesaid |
|  |  | related/associated companies are collectively referred as “OCBC Group”) their assignees and successors-in-title; |
|  | (iii) | regulatory bodies, government agencies, tax authorities, the police, law enforcement bodies and courts, both within and outside Malaysia, including pursuant to the |
|  |  | Foreign Account Tax Compliance Act of the United States; |
|  | (iv) | other banks or financial institutions including Cagamas Berhad and Credit Guarantee Corporation (Malaysia) Berhad, mortgage insurers/takaful operators and any  |
|  |  | reinsurers/re-takaful operators (in or outside Malaysia); |
|  | (v) | credit bureaus, credit reporting agencies, Central Credit Reference Information System, Dishonoured Cheques Information System, and corporations set up for the  |
|  |  | purposes of collecting and providing credit information; |
|  | (vi) | the security parties and third parties who intend to settle my/our indebtedness; |
|  | (vii) | debt collection agents, lawyers, custodians and nominee companies; |
|  | (viii) | my/our authorised agents and successors in title; |
|  | (ix) | the Bank’s assignees or acquirers, potential assignees or acquirers and successors-in-title; and |
|  | (x) | such persons or bodies to whom the Bank is legally required or permitted by law to disclose (including, without limitation, any agencies or entities which collect and provide credit or other information) |
|  |  |
| 4. | The Bank may, subject to compliance with the applicable regulatory rules or guideline, use or apply any information relating to the Customer collected, compiled, or obtained by the |
|  | Bank through or by whatever means and methods for such purposes as determined by the Bank. |
|  |  |
| 5. | I/We hereby declare, certify and confirm: |
|  |  |
| a. | That I/we agree to comply with the conditions and regulations set by Bank Negara Malaysia under the provisions of the Financial Services Act 2013 and Islamic Financial Services Act  |
|  | 2013 and such other conditions set by the Bank including any alterations, amendments and additions made thereto by Bank Negara Malaysia and/or the Bank from time to time. |
|  |  |
| b. | That the person(s) whose signature(s) appear in the Authorised Signatory(ies) section below and acting according to the signing condition/mandate indicated therein are authorised |
|  | to draw, sign, endorse, accept or make for or on my/our behalf all cheques, bills of exchange, orders to pay and any other instruments (even if, where permitted by the Bank the |
|  | relevant account is or will become overdrawn) in respect of or in connection with the Account(s), even though the payment is for the benefit of any director, employee, authorised |
|  | person/signatory or individual order of any signing person without the Bank having to enquire into the circumstances or being liable in any way in respect of such payment and the |
|  | Bank be and is authorised to honour any such cheques, bills of exchange, orders to pay and any other instruments; |
|  |  |
| c. | That the person(s) whose information appear in the Authorised User section in the Business Banking Services form and/or in other letter(s) of instruction is/are authorised to perform and |
|  | effect the Service(s) opted by me/us at any time and from time to time for and on my/our behalf in relation to the Account(s). I/We confirm that the |
|  | abovementioned Authorised User(s) has/have sufficient authority and effect all transactions of such services for and on my/our behalf and all such transactions shall be binding and |
|  | conclusive on me/us; |
|  |  |
| d. | That the Bank shall be entitled to rely upon and act on the instructions of the Authorised Signatory(ies), the Authorised Person(s) and the Authorised User(s) until the Bank has |
|  | actual notice of any changes in such authorization and has a reasonable time to implement such changes; |
|  |  |
| e. | That I/we are not listed under the “Dishonoured Information Cheques System” (DCHEQS). I/We confirm that should I/we/any of us be listed under the “Dishonoured Information |
|  | Cheques System” (DCHEQS) the Bank shall have the right to close my/our Account(s) immediately without notice to me/us; |
|  |  |
| f. | That I/we have voluntarily provided my/our personal data to the Bank and consent to the Bank processing my/our personal data to evaluate my/our application for the Account(s),  |
|  | Service(s) and/or Facility(ies). If I/we do not provide any data required in this application, the Bank may not be able to proceed further on my/our application for the Account(s), Service(s) and/or Facility(ies) |
|  | I/We have read the Bank’s Privacy Policy made available to me/us and confirm that I/we have been notified of the following matters via the Privacy Policy:  |
|  | (i) | the Bank may collect my/our personal data directly from me/us or from third party sources; |
|  | (ii) | purpose for which my/our personal data is collected; |
|  | (iii) | my/our right to access my/our personal data and correct my/our personal data; |
|  | (iv) | the class of third parties (including those referred in (i) above) to whom the Bank may disclose my/our personal data; |
|  | (v) | the choices and means for limiting the processing of my/our personal data; |
|  | (vi) | whether the personal data requested is obligatory or voluntary, and if obligatory, the consequences for not providing such data; |
|  | (vii) | to update my/our personal data as soon as there are changes; and |
|  | (viii) | the Bank’s contact details if I/we wish to make inquiries or give feedback; |
|  |  |
| g. | I/We understand and agree that in the event that any goods, sales and services tax, consumption tax, value added tax or any tax of similar nature is now or hereafter required by  |
|  | law to be paid on or in respect of any sums payable to the Bank, the same shall (except to the extent prohibited by law) be borne by me/us and I/we shall pay to the Bank on  |
|  | demand a sum equivalent to the amount of such goods, sales and services tax or other taxes, levies or charges. |
|  |  |
| h. | I/We irrevocably grant consent to the relevant credit reporting agency(ies) (as defined under the Credit Reporting Agencies Act, 2010) (“CRAs”) with whom the Bank conduct credit |
|  | checks to disclose my/our credit report/information to the Bank for the purpose of applying for the Account(s), Service(s) and/or Facility(ies) and for the Bank’s risk management and review. The |
|  | Bank is hereby authorised but is under no obligation to convey my/our consent and the purpose of such disclosure to the relevant credit reporting agency(ies); |
|  |  |
| i. | Where I/we have provided data and obtained consent of other individuals, our directors, relevant managers, partners, officer bearers. officers, Authorised Person(s), Authorised |
|  | Signatory(ies) and Authorised User(s) and shareholders (if applicant is a company) and the other partners (if applicant is a partnership), guarantors (if any), security parties (if any) and the directors, relevant managers, officers and shareholders of the guarantors and security parties for the Facility(ies): |
|  | (i) | to disclose their personal data to the Bank; |
|  | (ii) | for the Bank’s verification of their personal data with third party sources such as credit reporting agencies, Companies Commission or Insolvency Department and for the |
|  |  | relevant CRAs to disclose their credit report/information to the Bank for the purpose of applying for the Facility(ies) including its other products and services and for its risk |
|  |  | management and review; |
|  | (iii) | for the Bank to disclose their personal data to classes of third parties described in the Bank’s Privacy Policy. I/We have informed them to read the Bank’s Privacy Policy  |
|  |  | posted on the Bank’s website and available at the Bank’s branches on request. |
|  |  |
| j. | That if my/our application(s) is successful, the Bank may process my/our personal data and the data of my/our directors, shareholders, relevant managers, partners, office bearers, |
|  | officers, Authorised Person(s), Authorised Signatory(ies) and Authorised User(s) as required for the bank-customer relationship. If my/our application(s) is unsuccessful, the Bank may |
|  | in addition to retention of my/our data and the data of my/our directors, shareholders, relevant managers, partners, office bearers, officers, Authorised Person(s), Authorised |
|  | Signatory(ies) and Authorised User(s) for handling enquiries, audit or legal proceedings, may also retain and process my/our personal data to introduce products or services sold or |
|  | distributed by the Bank. I/We are fully aware that I/we may at anytime instruct the Bank to stop sending me/us marketing materials. |

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| 6. | Foreign Account Compliance Act of the United States (“FATCA”) |
|  | For the Bank’s compliance with any taxation related law, regulations or authorities’ directions or orders, including those related to the Foreign Account Tax Compliance Act of the  |
|  | United States, (collectively, “Tax Laws”) the Customer: |
|  | a. | shall promptly make and procure the Consenting Person to make such declaration, provide all documents and information to the Bank, and notify the Bank of any  |
|  |  | changes thereto; and |
|  | b. | confirms that the Customer has procured the consent of a Consenting Person for disclosure by the Bank of the Consenting Person’s information to any regulatory bodies,  |
|  |  | government agencies, tax authorities, the police, law enforcement bodies and courts, both within and outside Malaysia, including pursuant to the Foreign Account Tax  |
|  |  | Compliance Act of the United States |
|  |  |  |
|  | The Bank shall be entitled to among others, deduct from or withhold part of any amounts payable by the Bank in the event of the Customer’s or Consenting Person’s non- |
|  | compliance with the aforesaid provisions. |
|  |  |
|  | **A “Consenting Person”** means any person including the Customer, Substantial Owners, Controlling Persons of the Customer, any persons who is beneficially interested or  |
|  | financially interested in payments from the Bank. |
|  |  |
|  | **A “Substantial Owner”** means (1) with respect to a corporate or entity, certain persons that directly or indirectly own more than 25% of the corporation's stock (by vote or value),  |
|  | (2) with respect to a partnership, certain persons that directly or indirectly own more than 25% of the profits or capital interests in the partnership, and (3) with respect to a trust,  |
|  | certain persons treated as the owner of the trust or treated as holding directly or indirectly more than 25% of the beneficial interests of the trust. |
|  |  |
|  | **A “Controlling Person”** means any individual who exercises ultimate effective control over an entity or trust. |
|  |  |
| I/We acknowledge that the Bank’s Terms and Conditions Governing the Account(s) and the Service(s) are available at the Banks’ branches and at www.ocbc.com.my. |
|  |
| I/We acknowledge that OCBC Al-Amin Bank Berhad’s Service(s) may be facilitated or supported in any way by OCBC Bank (Malaysia) Berhad which bears no responsibility or liability |
| whatsoever to me/us in relation to such facilitation or support. |
|  |
| **For Company / Limited Liability Partnership (LLP) / Society / Club / Association** |
| We confirm that the Company / LLP / Society / Club / Association is not insolvent, wound up or placed in liquidation, judicial management or receivership. |
|  ☐ The above declaration is not applicable (state reason): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
|  |  |
| **For Partnership** |
| We confirm that none of the partners has any bankruptcy petitions or orders against them and agree that we shall be jointly and severally liable to the Bank for all monies owing and |
| liabilities accrued to the Bank by us or any of us whether in the name of or on behalf of the partnership firm or otherwise. Upon any partner ceasing to be a member of the |
| partnership firm by death, bankruptcy or retirement or otherwise, the Bank shall treat the surviving or continuing partner or partners for the time being as having full power to carry on |
| the business of the partnership firm and to deal with its assets, as if there had been no change in the partnership firm. |
|  |  |
| **For Sole-Proprietorship** |
| I confirm that there is no bankruptcy petition or order against me. |
|  |
| **For Trustee** |
| We understand that the Malaysia Deposit Insurance Act 2011 (Disclosure Requirements for Trust Accounts and Joint Account) Regulation 2012 (Regulation) requires a trustee to submit to  |
| Bank on or before 31 March of every assessment year, an annual disclosure containing the following information: |
| a. | A statement that the deposit in the trust account is held in trust by the trustee; |
| b. | The trust account number; |
| c. | The trustee’s name, address and identity card number or passport number or any other identification acceptable to the member institution; |
| d. | The name and address of each beneficiary or the alphanumeric code or any other code or identifier for such beneficiary; and |
| e. | The amount or percentage of each beneficiary’s interest in the trust account. |
| We further understand that if a trustee fails to comply with the Regulation, each beneficiary’s interest in the trust account shall not be deemed to be a separate deposit and shall not be  |
| separately insured. |
|  |
| **For the purposes of determining the beneficial owner of a corporate entity:-** |
| a. | the “substantial shareholder” is the natural person who ultimately and effectively owns or controls a legal entity through direct or indirect ownership or control of 25% or more of  |
|  | the shares or voting rights in that legal entity including through bearer shareholding; or |
| b. | the natural person(s) who otherwise exercises control over the management of a legal entity. |

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| **DECLARATION : ANTI-MONEY LAUNDERING** |
| I/We further understand that under the **Anti-Money Laundering, Anti-Terrorism Financing Proceeds of Unlawful Activities Act 2001 (AMLATFPUAA)** requires all banks to disallow their |
| facilities to be used as channels for money laundering and terrorism financing. I/We will exercise due care to verify the true identity of my/our clients and their sources of funds as |
| required under the AMLATFPUAA, and not to facilitate proceeds from unlawful activities to be channelled through my/ our clients accounts/facilities with the Banks. For client accounts |
| maintained with banks, I/we agree to provide the identification information and copies of the relevant documentation of my/our clients immediately upon request. I/We agree to notify |
| the Bank immediately, if, during the course of dealing with my/ our clients, I/we suspect that their funds are from proceeds of unlawful activities. I/We confirm that my/our application(s) is |
| not used as a channel for money laundering and terrorism financing and my/our source of funds come from lawful sources and does not breach the AMLATFPUAA or similar legislation |
| applying in the jurisdiction where my/our source of funds are derived or any tax laws which I/we is/are subject to. |
|  |
| ***Signature (Authorised Person)*** | ***Signature (Authorised Person)*** | ***Signature (Authorised Person)*** |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| ***Name****[As in NRIC]* | Enter Here |  | ***Name****[As in NRIC]* | Enter Here |  | ***Name****[As in NRIC]* | Enter Here |  |
|  |  |  |
|  |  |  |
| **- FOR BANK USE ONLY -** |
| **Attended by / Witnessed by:** | **Authorised by:** |
| Enter Here | Enter Here |

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| **AGREEMENT** |
| I/We agree to abide and be bound by OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Bank Berhad (“Bank”) respective Terms and Conditions Governing the |
| Account(s) and the Service(s), the terms set out below and in this application form and all amendments, supplements and additions thereto made from time to |
| time by the Banks, by signing at the spaces provided for “Authorised Person(s)” in this application form: |
|  |
| 1. | Subject to the Customer’s express instruction restricting disclosure, the Customer consents to the Bank conducting credit checks and verification of information given by Customer |
|  | in his application for the Accounts or Services with any credit bureaus or corporation set up for the purpose of collecting and providing credit or other information. The Customer |
|  | also consents to the Bank’s disclosure of the Customer’s financial condition, details of accounts, account relationship with the Bank including credit balances to (i) the Bank’s data |
|  | processors or service providers, both within and outside Malaysia, engaged to carry out the Bank’s functions and activities; (ii) companies which are related to the Bank by virtue of |
|  | Section 7 of the Companies Act 2016 or any associated company of the Bank (the Bank together with the aforesaid related/associated companies are collectively referred as “OCBC |
|  | Group”) their assignees and successors-in-title; (iii) regulatory bodies, government agencies, tax authorities, the police, law enforcement bodies and courts, both within and outside |
|  | Malaysia, including pursuant to the Foreign Account Tax Compliance Act of the United States; (iv) other banks or financial institutions including Cagamas Berhad and Credit |
|  | Guarantee Corporation (Malaysia) Berhad, mortgage insurers/takaful operators and any reinsurers/re-takaful operators (in or outside Malaysia); (v) credit bureaus, credit reporting |
|  | agencies, Central Credit Reference Information System, Dishonoured Cheques Information System, and corporations set up for the purposes of collecting and providing credit |
|  | information; (vi) the security parties and third parties who intend to settle the Customer’s indebtedness; (vii) debt collection agents, lawyers, custodians and nominee companies; |
|  | (viii) the Customer’s authorised agents and successors in title; (ix) the Bank’s assignees or acquirers, potential assignees or acquirers and successors-in-title; and (x) such persons or |
|  | bodies to whom the Bank is legally required or permitted by law to disclose. |
|  |  |
| 2. | The Bank may, subject to compliance with the applicable regulatory rules or guideline, use or apply any information relating to the Customer collected, compiled, or obtained by the |
|  | Bank through or by whatever means and methods for such purposes as determined by the Bank. |
|  |  |
| 3. | I / We hereby declare, certify and confirm: |
|  |  |
| a. | That the person(s) whose signature(s) appear in the Authorised Signatories section below and acting according to the signing condition/mandate indicated therein are authorised |
|  | to draw, sign, endorse, accept or make for or on my/our behalf all cheques, bills of exchange, orders to pay and any other instruments (even if, where permitted by the Banks the |
|  | relevant account is or will become overdrawn) in respect of or in connection with the Account(s), even though the payment is for the benefit of any director, employee, authorised |
|  | person/signatory or individual order of any signing person without the Banks having to enquire into the circumstances or being liable in any way in respect of such payment and the |
|  | Banks be and are authorised to honour any such cheques, bills of exchange, orders to pay and any other instruments; |
|  |  |
| b. | That the person(s) whose information appear in the Authorised User section in this application booklet and/or in other letter(s) of instruction is/are authorised to perform and |
|  | effect the above Service(s) opted by me/us at any time and from time to time for and on my/our behalf in relation to the abovementioned Account(s). I/We confirm that the |
|  | abovementioned Authorised User(s) has/have sufficient authority and effect all transactions of such services for and on our behalf and all such transactions shall be binding and |
|  | conclusive on me/us; |
|  |  |
| c. | That the Banks shall be entitled to rely upon and act on the instructions of the Authorised Signatory(ies), the Authorised Person(s) and the Authorised User(s) until the Banks have |
|  | actual notice of any changes in such authorization and has a reasonable time to implement such changes; |
|  |  |
| d. | That I / we are not listed under the “Dishonoured Information Cheques System” (DCHEQS). I/We confirm that should I/we/any of us be listed under the “Dishonoured Information |
|  | Cheques System” (DCHEQS) the Banks shall have the right to close my/our above Account(s) immediately without notice to me/us; |
|  |  |
| e. | That I/we agree to comply with the conditions and regulations set by Bank Negara Malaysia under the provisions of the Financial Services Act 2013 and Islamic Financial Services Act |
|  | 2013 and such other conditions set by the Banks including any alterations, amendments and additions made thereto by Bank Negara Malaysia and/or the Banks from time to time; |
|  |  |
| f. | That I/we have voluntarily provided my/our personal data to the Banks and consent to the Banks processing my/our personal data to evaluate my/our application for the Account(s) |
|  | and Service(s). If I/we do not provide any data required in this application, the Banks may not be able to proceed further on my/our application for the Account(s) and Service(s) |
|  | I/We have read the Banks’ Privacy Policy made available to me/us and confirm that I/we have been notified of the following matters via the Privacy Policy (i) the Banks may collect |
|  | my/our personal data directly from me/us or from third party sources; (ii) purpose for which my/our personal data is collected; (iii) my/our right to access my/our personal data and |
|  | correct it; (iv) the class of third parties (including those referred in (i) above) to whom the Banks may disclose my/our personal data; (v) the choices and means for limiting the |
|  | processing of my/our personal data; (vi) whether the personal data requested is obligatory or voluntary, and if obligatory, the consequences for not providing such data; (vii) to |
|  | update my/our personal data as soon as there are changes; and (viii) the Banks’ contact details if I/we wish to make inquiries or give feedback; |
|  |  |
| g. | I/We irrevocably grant consent to the relevant credit reporting agency(ies) (as defined under the Credit Reporting Agencies Act, 2010) (“CRAs”) with whom the Banks conduct credit |
|  | checks to disclose my/our credit report/information to the Banks for the purpose of applying for the Account(s) and Service(s) and for the Banks’ risk management and review. The |
|  | Banks are hereby authorised but is under no obligation to convey my/our consent and the purpose of such disclosure to the relevant credit reporting agency(ies); |
|  |  |
| h. | Where I/we have provided data of other individuals such as my/our directors, shareholders, relevant managers, partners, office bearers, officers, Authorised Person(s), Authorised |
|  | Signatory(ies) and Authorised Users for this application, I/we confirm that I/we have obtained consent from them (i) to disclose their personal data to the Banks; (ii) for the Banks’ |
|  | verification of their personal data with credit agencies; (iii) for the Banks to disclose their personal data to classes of third parties described in the Banks’ Privacy Policy (including |
|  | those referred in (i) above). I/We have also informed them to read the Banks’ Privacy Policy posted on the Banks’ website and available at the Banks’ branches on request; and |
|  |  |
| i. | That If my/our application is successful, the Banks may process my/our personal data and the data of my/our directors, shareholders, relevant managers, partners, office bearers, |
|  | officers, Authorised Person(s), Authorised Signatory(ies) and Authorised Users as required for the bank-customer relationship. If my/our application is unsuccessful, the Banks may |
|  | in addition to retention of my/our data and the data of my/our directors, shareholders, relevant managers, partners, office bearers, officers, Authorised Person(s), Authorised |
|  | Signatory(ies) and Authorised Users for handling enquiries, audit or legal proceedings, may also retain and process my/our personal data to introduce products or services sold or |
|  | distributed by the Banks. I/we are fully aware that I/we may at anytime instruct the Banks to stop sending me/us marketing materials. |
|  |  |
| I/We acknowledge that the Banks’ Terms and Conditions Governing the Account(s) and the Service(s) are available at the Banks’ branches and at www.ocbc.com.my. I/We |
| acknowledge that OCBC Al-Amin Bank Berhad’s Service(s) may be facilitated or supported in any way by OCBC Bank (Malaysia) Berhad which bears no responsibility or liability |
| whatsoever to me/us in relation to such facilitation or support. |
|  |  |
| **For Company / Limited Liability Partnership (LLP) / Society / Club / Association** |
| We confirm that the Company / LLP / Society / Club / Association is not insolvent, wound up or placed in liquidation, judicial management or receivership. |
| ☐ The above declaration is not applicable (state reason): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
|  |  |
| **For Partnership** |
| We confirm that none of the partners has any bankruptcy petitions or orders against them and agree that we shall be jointly and severally liable to the Banks for all monies owing and |
| liabilities accrued to the Banks by us or any of us whether in the name of or on behalf of the partnership firm or otherwise. Upon any partner ceasing to be a member of the |
| partnership firm by death, bankruptcy or retirement or otherwise, the Banks shall treat the surviving or continuing partner or partners for the time being as having full power to carry on |
| the business of the partnership firm and to deal with its assets, as if there had been no change in the partnership firm. |
|  |  |

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| **For Trustee** |
| We understand that the Malaysia Deposit Insurance Act 2011 (Disclosure Requirements for Trust Accounts and Joint Account) Regulation 2012 (Regulation) requires a trustee to submit to  |
| Bank on or before 31 March of every assessment year, an annual disclosure containing the following information: |
| a. | A statement that the deposit in the trust account is held in trust by the trustee; |
| b. | The trust account number; |
| c. | The trustee’s name, address and identity card number or passport number or any other identification acceptable to the member institution; |
| d. | The name and address of each beneficiary or the alphanumeric code or any other code or identifier for such beneficiary; and |
| e. | The amount or percentage of each beneficiary’s interest in the trust account. |
|  |  |
| We further understand that if a trustee fails to comply with the Regulation, each beneficiary’s interest in the trust account shall not be deemed to be a separate deposit and shall not be separately insured. |
|  |
| **For Sole-Proprietorship** |
| I confirm that there is no bankruptcy petition or order against me. |
|  |

**Risk Disclosure Statement In Connection With Single Control** |
| In the case of dual access or control ("Dual Control"), two or more people are required to be actively involved in order to complete a transaction. This involves having a person responsible for initiating or creating the transaction and another individual of higher authority to approve the transaction in the system. In the case of single access or control ("Single Control") only one person is required to complete a transaction. For all transactions initiated through OCBC Velocity, the system defaults to have Dual Control in place as account fraud and identity theft are frequently the result of Single Control.The booking of foreign exchange (FX) transactions on OCBC Velocity is by Single Control. The Customer must not initiate any FX transactions on OCBC Velocity if Single Control is not compatible with the Customer's risk management requirements. FX transactions are subjected to exchange rate fluctuations which may potentially result in losses to the Customer. |
|  |
| **Declaration by Customer:** I/We fully understand and acknowledge the characteristics and risks of having Single Control, which carries risk of compromise when compared with the benefit of Dual Control scheme, which provides an extra layer of security. I/We hereby authorise OCBC Bank to proceed with Single Control setup in OCBC Velocity. I/We shall assume and be responsible for the risks inherent in Single Control scheme. I/We undertake to indemnify and hold the Bank fully indemnified from and against any loss, costs (including solicitor and client costs on a full indemnity basis), charges, damages, claims, demands, actions, proceedings and all other liabilities of whatever nature and howsoever incurred or suffered by me/us or the Bank as a result of the Bank agreeing to act on my/our said authorisation. I/We also understand and agree that the Bank may modify the Terms and Conditions Governing Transaction Banking including the Internet Business Banking Services, or terminate the provision of Single Control scheme by notice to me/us at any time. |
|  |
| **DECLARATION : ANTI-MONEY LAUNDERING** |
| I/We further understand that under the **Anti-Money Laundering, Anti-Terrorism Financing Proceeds of Unlawful Activities Act 2001 (AMLATFPUAA)** requires all banks to disallow their |
| facilities to be used as channels for money laundering and terrorism financing. I/We will exercise due care to verify the true identity of my/our clients and their sources of funds as |
| required under the AMLATFPUAA, and not to facilitate proceeds from unlawful activities to be channelled through my/ our clients accounts/facilities with the Banks. For client accounts |
| maintained with banks, I/we agree to provide the identification information and copies of the relevant documentation of my/our clients immediately upon request. I/We agree to notify |
| the Banks immediately, if, during the course of dealing with my/ our clients, I/we suspect that their funds are from proceeds of unlawful activities. I/We confirm that my/our application is |
| not used as a channel for money laundering and terrorism financing and my/our source of funds come from lawful sources and does not breach the AMLATFPUAA or similar legislation |
| applying in the jurisdiction where my/our source of funds are derived or any tax laws which I/we is/are subject to. |
|  |
| **DECLARATION : PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM)** |
| I/We hereby acknowledge that I/we have been informed that the account(s) I/we intend to open is/are protected by PIDM up to RM250,000 for each depositor and I/we hereby |
| acknowledge receipt a copy of the PIDM brochure. |
|  |
| **DECLARATION : FOREIGN EXCHANGE ADMINISTRATION RULES** |
| 1. | I/We agree to comply with the conditions and regulations set by Bank Negara Malaysia under the provisions of the Notices on Foreign Exchange Administration Rules issued |
|  | pursuant to Section 214 of the Financial Services Act 2013 and Section 225 of the Islamic Financial Services Act 2013 and such other conditions set by the Bank including any |
|  | alterations, amendments and additions made thereto by Bank Negara Malaysia and/or the Bank from time to time. |
|  |  |
| 2. | Chinese Yuan or Renminbi (CNY/CNH) Currency Account(s): I/We acknowledge that the opening and operation of the CNY Account(s) is also subject to the banking practices and |
|  | laws of China and its regulatory bodies on the CNY currency, including any amendments which may be made to such laws rules and regulations from time to time. If the |
|  | continuation of such Account(s) would be in breach of any such banking practices, laws or regulations, the Bank may close the CNY Account(s), withdraw or suspend the operation |
|  | of the CNY Account(s) in accordance with Clause 12 Part 1 of the Bank’s Accounts and Services-Main Terms and Conditions or impose such requirements or additional conditions to |
|  | be complied by me/us. |
|  |  |
| 3. | I/We undertake and agree that the Bank reserve the right to reject or reverse in its entirety any deposit(s) or proceeds through inward remittance in the absence of any clear and |
|  | specific instructions or which may directly or indirectly result in a breach of the aforesaid conditions and limits and/or to reverse such sum or sums from my/our Account(s) which |
|  | have breached the aforesaid limits caused by any other reasons including but not limited to the crediting of interest/ profit and fluctuations in exchange rate, under which the Bank |
|  | is then authorized to convert such deposits, proceeds or sums into Ringgit Malaysia at the Bank’s prevailing conversion rate and the proceed shall be remitted to me/us in |
|  | accordance with my instruction as above. |
|  |  |
| 4. | I/We hereby indemnify the Bank fully against all consequences and/or liabilities of any kind whatsoever directly arising from or relating to the authorization given and against all |
|  | payments made by the Bank in respect of such consequences and/or liabilities including legal fees and costs as between solicitor and client and all or any sums demanded by the |
|  | Bank in respect of any proceedings brought against the Bank. |
|  |  |
| 5. | I/We agree that the Bank may close the Account(s) without notice to me/us if the opening and/or maintenance of such Account(s) would be in violation of any applicable laws, |
|  | regulations, rules, directives and guidelines in force affecting the Account(s) as shall be determined by the Bank. Unless prohibited by such applicable laws, regulations, rules and |
|  | directives, the funds in the Account(s) will be converted into Ringgit Malaysia and shall be remitted to me/us in accordance with the Bank usual practice. |
|  |  |
| 6. | I/We acknowledge and understand that:- |
|  |  |
| a. | There is an inherent exchange rate risk in Foreign Currency deposits. In particular, a decline in the Foreign Currency’s exchange rate relative to my/our currency |
|  | of choice will reduce (or even eliminate) my/our return or earnings on the Foreign Currency Deposits; and |
|  |  |
| b. | Any currency in which the Bank’s payment obligations are denominated may become unavailable due to restriction on convertibility, transferability, requisitions, government acts, |
|  | orders, decrees and regulatory, involuntary transfers, distraints of any character, exercise of military or usurped powers, acts of war or civil strife, monetary union or exchange or |
|  | similar causes beyond the Bank’s reasonable control and the Bank may satisfy such payment obligations by making payment in such other currency as the Bank deems fit. |
|  |  |
| 7. | I/We hereby undertake to ensure compliance to all applicable FEA Rules at all times for all activities performed for accounts maintained with OCBC Bank (Malaysia) Berhad and/or  |
|  | OCBC Al-Amin Bank Berhad. |

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| **TERMS AND CONDITION** |
| By signing up for Business Access (“BA”), the Eligible Customer (as defined below) agrees to be bound by the following terms and conditions (“Terms &  |
| Conditions”). |
|  |
| **1.** | **Eligibility** |
|  | 1.1. | BA is available to business banking (excluding retail banking) customers who have Current Account (“CA”) with OCBC Bank (Malaysia) Berhad (known as “the Bank”). |
|  |  | Customers with any accounts (including financing) which do not fulfil the Bank’s requirements may at the Bank’s sole discretion lose eligibility for BA. |
|  |  |  |
|  | 1.2. | A newly opened CA must have a minimum initial deposit/account ledger balance of RM 50,000.00, unless an exception is allowed at the Bank’s sole discretion for the CA |
|  |  | to be topped up within ninety (90) days (“Time Limit”) from the date of CA opening. If the CA balance remains zero after the Time Limit, the customer loses the eligibility |
|  |  | for BA, and the Bank has the right to terminate the CA with prior notice to the customer. |
|  |  |  |
|  | 1.3. | The Bank reserves all rights to review eligibility of a customer for BA from time to time. Losing of eligibility reverts the features and pricing of the customer’s CA and  |
|  |  | related services to the usual and prevailing Bank’s standard/counter rates. Any promotional interest for CA will become unavailable for each day on or after eligibility is  |
|  |  | lost. The Bank reserves the right to demand at its sole discretion repayment of the promotional interest paid for every ineligible day. |
|  |  |  |
|  | 1.4. | CA is protected by PIDM up to RM250,000 for each depositor. |
|  |  |  |
| **2.** | **Monthly Account Fee** |
|  | 2.1. | RM20.00 if the account’s monthly average balance is less than RM 50,000.00; or |
|  |  |  |
|  | 2.2. | RM10.00 if the account’s monthly average balance is RM 50,000.00 or more |
|  |  |  |
| **3.** | **OCBC Business Access** |
|  | 3.1. | Subject to these Terms and Conditions, on the Bank’s approval of the customer’s application, and as long as the customer does not lose the eligibility for BA, the customer  |
|  |  | enjoys the features and product pricing of BA as summarised below: |
|  |  | **Account Benefits *(All fees and charges are inclusive of GST)*** |
|  |  | Business Current Account |  |
|  |  |  | Promotional interest rates | Subject to offer period(s) and criteria set at the Bank’s sole discretion at any time and from time to time. Unless the Bank  |
|  |  |  |  | specifies otherwise, promotional interest rates are calculated on a daily basis based on the daily closing balance and  |
|  |  |  |  | credited into the CA at month end. Promotional interest rates (if any) are subject to review at the Bank’s sole discretion  |
|  |  |  |  | from time to time and at any time including terminating or changing these rates without prior notice to the customers. |
|  |  | Internet Banking |  |
|  |  |  | Monthly subscription fee | Waived |
|  |  |  | OCBC OneToken | Free 2 OCBC OneToken upon sign-up only. Additional OCBC OneToken is RM40.00 each. |
|  |  | eAlerts SMS Notification (SP2) |  |
|  |  |  | Monthly subscription fee | Waived for 1 user 1 account only |
|  |  | Cash Management Workshop |  |
|  |  |  | Group training | Waived |
|  |  |  | Onsite training | RM100 per session |
|  |  | **Other Benefits and Add-on *(All fees and charges are inclusive of GST)*** |
|  |  | GIRO |  |
|  |  |  | Transaction fee | RM0.10 per transaction via internet banking |
|  |  |  | Submission to statutory bodies | Waived |
|  |  | RENTAS |  |
|  |  |  | Transaction fee | RM2.00 per transaction via internet banking |
|  |  | Telegraphic Transfer (Cost of wire) |  |
|  |  |  | SGD & IDR | RM5.00 per transaction via internet banking |
|  |  |  | Other currencies | RM20.00 per transaction via internet banking |
|  |  | OCBC Connect (Direct Debit) |  |
|  |  |  | Transaction fee | No transaction fee for the first 1,000 CA collection via internet banking |
|  |  |  | DDA Form processing fee | RM2.00 per submission payable to PayNet |
|  |  |
|  | 3.2. | GIRO |  |
|  |  |  |  |
|  |  | 3.2.1. | GIRO transaction via internet banking is chargeable at RM0.10 per transaction per account. The Bank reserves the right at its absolute discretion to review this |
|  |  |  | rate from time to time. |
|  |  | 3.2.2. | Apart from that, there are no charges for submissions to the following statutory bodies: |
|  |  |  | Employees Provident Fund (EPF) |
|  |  |  | Inland Revenue Board of Malaysia (IRB) |
|  |  |  | Social Security Organisation (SOCSO) |
|  |  |  | Pusat Pungutan Zakat Majlis Agama Islam Wilayah Persekutuan (PPZ-WP) |
|  |  |  |  |
|  | 3.3. | OCBC Connect (Direct Debit) |
|  |  |  |
|  |  | 3.3.1. | There is no transaction fee for the first 1,000 CA collections via internet banking within the calendar year only. The Bank reserves the right at its absolute |
|  |  |  | discretion to review this rate from time to time. |
|  |  | 3.3.2. | A one-off DDA form processing fee of RM2.00 per submission is payable to PayNet. |
|  |  |  |
|  | 3.4. | OCBC Velocity (internet banking) |
|  |  |  |
|  |  | 3.4.1. | There is no monthly subscription fee for OCBC Velocity. The Bank reserves the right at its absolute discretion to review this rate from time to time. |
|  |  | 3.4.2. | Customer who sign-up for BA shall select 1 of the following packages: |
|  |  |  | Basic Plus; |
|  |  |  | Classic 1; or |
|  |  |  | Classic 2 |
|  |  |  | Eligible customers are entitled for two (2) free OCBC OneToken (digital token) per account upon sign up only. The subsequent OCBC OneToken costs RM40.00 |
|  |  |  | each. |

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|  | 3.5. | eAlerts |
|  |  |  |
|  |  | 3.5.1. | There are no charges for email and SMS notification Service Package 2. eAlerts consists of the following: |
|  |  |  | Daily available account balance |
|  |  |  | Funds top-up |
|  |  |  | Cheque deposited cleared |
|  |  |  | Inward and Outward returned cheque |
|  |  |  | Cheque Issued |
|  |  |  | Incoming Funds |
|  |  |  | Outgoing Funds |
|  |  | 3.5.2. | eAlerts monthly subscription fee is waived for one user one account for Service Package 2 upon sign up. Standard fee and charges shall apply for additional |
|  |  |  | user(s) or account(s). |
|  |  | 3.5.3. | The Bank reserves the right at its absolute discretion to review this rate from time to time. |
|  |  |  |  |
|  | 3.6. | Telegraphic Transfer (TT) |
|  |  |  |
|  |  | 3.6.1. | Telegraphic Transfer transactions performed via internet banking may enjoy discounts up to 50% on telegraphic transfer cost of wire. Normal charges shall apply |
|  |  |  | for transaction via branch submission. |
|  |  | 3.6.2. | Cost of wire for telegraphic transfer is charged at RM20.00 per transaction for all currencies except SGD & IDR via internet banking. Both SGD & IDR are charged |
|  |  |  | at RM5.00 per transaction via internet banking. |
|  |  | 3.6.3. | The cost of wire is subject to changes. The Bank reserves the right at its absolute discretion to review this rate from time to time. Customers may call OCBC |
|  |  |  | Business Banking Customer Service Centre (“BBCSC”) at 03 8317 5200 (OCBC Bank) to get the latest rate. |
|  |  |  |
|  | 3.7. | RENTAS |
|  |  |  |
|  |  | 3.7.1. | RENTAS transactions performed via internet banking is chargeable at RM2.00 per transaction per account. |
|  |  | 3.7.2. | The Bank reserves the right at its absolute discretion to review this rate from time to time. |
|  |  |  |
|  | 3.8. | Cash Management Workshop: |
|  |  |  |
|  |  | 3.8.1. | Cash Management Workshop is available as follows: |
|  |  |  |  | On-site training: to be conducted at customer’s premises. |
|  |  |  |  | Group training: to be conducted via WebEx, virtual training through online application. |
|  |  | 3.8.2. | On-site training arrangement will be done by the Bank at any period it deems appropriate. Customers who opt for group training shall be responsible to submit |
|  |  |  | their enrolment by calling Business Banking Commercial Service Centre (refer to clause 3.11.1) or email to CMT@ocbc.com or register online through internet |
|  |  |  | banking. |
|  |  | 3.8.3. | RM100 is chargeable for On-site training. The minimum capacity of one (1) person per session. The maximum capacity of the training session is dependent on |
|  |  |  | space availability at the customer’s premises. |
|  |  | 3.8.4. | There are no charges for group training. The minimum capacity is three (3) persons per session. The maximum capacity of the training session is dependent |
|  |  |  | on space availability at the selected OCBC premises. |
|  |  | 3.8.5. | The training content comprises of GIRO, Direct Debit and internet banking and may vary from time to time for both on-site and group training, depending on |
|  |  |  | the customers’ needs. |
|  |  |  |  |
|  | 3.9. | Corporate Phone Banking |
|  |  | 3.9.1. | Customers can call Business Banking Commercial Service Centre for enquiries: |
|  |  |  |  | OCBC Bank: (603) 8317 5200 |
|  |  | 3.9.2. | The operating hours of the Corporate Phone Banking service is 9:00am to 6:00pm, Monday to Friday. |
|  |  |  |  |
|  | 3.10. | By signing up BA, eligible customers who fulfil the entry requirement are eligible to receive the special pricing stated in Clause 3.1 subject to these terms and conditions: |
|  |  | 3.10.1. | The Accounts and Services – Main Terms and Conditions; |
|  |  | 3.10.2. | The Cash Management Services terms and conditions for OCBC Bank; |
|  |  | 3.10.3. | Interbank GIRO Terms and Conditions; |
|  |  | 3.10.4. | Internet Banking Terms and Conditions; |
|  |  | 3.10.5. | Telegraphic Transfer (TT) Terms and Conditions; and |
|  |  | 3.10.6. | RENTAS Terms and Conditions. |
|  |  |  |  |
| **4.** | **General Conditions** |
|  | 4.1. | BA is not valid in conjunction with any other promotions, special offers, campaigns, programmes, etc. by the Bank. |
|  | 4.2. | The Bank reserves the right at its absolute discretion to debit the customer’s account(s) with OCBC Bank whichever it deems appropriate for any prevailing bank and/or |
|  |  | statutory fees, stamp duty, commission and/or service charges, reimbursement and/or (for ineligible customers) any repayment of promotional interest. |
|  | 4.3. | The Bank reserves the right at its absolute discretion to withdraw, cancel, suspend, extend or terminate BA at any time in whole or in part, or to vary, delete or add to any |
|  |  | of the terms and conditions herein at any time with prior notice, by way of posting on the Bank’s website at (www.ocbc.com.my), or in any other method deemed |
|  |  | appropriate by the Bank. Each customer agrees to access the Bank’s website stated herein at regular time intervals to view the terms and conditions herein and to ensure |
|  |  | that the customer is kept up-to-date with any changes or variations to these terms and conditions. The customers shall not be entitled to claim for any compensation |
|  |  | against the Bank for any and all loss and damage howsoever suffered or incurred by the customers, whether as a direct or indirect result of any withdrawal, cancellation, |
|  |  | suspension, extension or termination of BA or any variation, deletion or addition to any of the terms and conditions herein. |
|  | 4.4. | These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and Account Holders agree to submit to the non-exclusive  |
|  |  | jurisdiction of the Courts of Malaysia. |

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| **TERMS AND CONDITION** |
| By signing up for Business Signature (“BS”), the Eligible Customer (as defined below) agrees to be bound by the following terms and conditions (“Terms &  |
| Conditions”). |
|  |
| **1.** | **Eligibility** |
|  | 1.1. | BS is available to business banking (excluding retail banking) customers who have Current Account (“CA”) with OCBC Bank (Malaysia) Berhad (known as “the Bank”). |
|  |  | Customers with any accounts (including financing) which do not fulfil the Bank’s requirements may at the Bank’s sole discretion lose eligibility for BS. |
|  |  |  |
|  | 1.2. | A newly opened CA must have a minimum initial deposit/account ledger balance of RM 250,000.00, unless an exception is allowed at the Bank’s sole discretion for the CA  |
|  |  | to be topped up within ninety (90) days (“Time Limit”) from the date of CA opening. If the CA balance remains zero after the Time Limit, the customer loses the eligibility  |
|  |  | for BS, and the Bank has the right to terminate the CA with prior notice to the customer. |
|  |  |  |
|  | 1.3. | The Bank reserves all rights to review eligibility of a customer for BS from time to time. Losing of eligibility reverts the features and pricing of the customer’s CA and  |
|  |  | related services to the usual and prevailing Bank’s standard/counter rates. Any promotional interest for CA will become unavailable for each day on or after eligibility is  |
|  |  | lost. The Bank reserves the right to demand at its sole discretion repayment of the promotional interest paid for every ineligible day. |
|  |  |  |
|  | 1.4. | CA is protected by PIDM up to RM250,000 for each depositor. |
|  |  |  |
| **2.** | **Monthly Account Fee** |
|  | 2.1. | RM20.00 if the account’s monthly average balance is less than RM 250,000.00; or |
|  |  |  |
|  | 2.2. | RM10.00 if the account’s monthly average balance is RM 250,000.00 or more |
|  |  |
| **3.** | **OCBC Business Signature** |
|  | 3.1. | Subject to these Terms and Conditions, on the Bank’s approval of the customer’s application, and as long as the customer does not lose the eligibility for BS, the customer  |
|  |  | enjoys the features and product pricing of BS as summarised below: |
|  |  | **Account Benefits *(All fees and charges are inclusive of GST)*** |
|  |  | Business Current Account |  |
|  |  |  | Promotional interest rates | Subject to offer period(s) and criteria set at the Bank’s sole discretion at any time and from time to time. Unless the Bank  |
|  |  |  |  | specifies otherwise, promotional interest rates are calculated on a daily basis based on the daily closing balance and  |
|  |  |  |  | credited into the CA at month end. Promotional interest rates (if any) are subject to review at the Bank’s sole discretion  |
|  |  |  |  | from time to time and at any time including terminating or changing these rates without prior notice to the customers. |
|  |  | Internet Banking |  |
|  |  |  | Monthly subscription fee | Waived |
|  |  |  | OCBC OneToken | Free 4 OCBC OneToken upon sign-up only. Additional OCBC OneToken is RM40.00 each. |
|  |  | eAlerts SMS Notification (SP2) |  |
|  |  |  | Monthly subscription fee | Waived for 1 user 1 account only |
|  |  | Cash Management Workshop |  |
|  |  |  | Group training | Waived |
|  |  |  | Onsite training | Waived |
|  |  | **Other Benefits and Add-on *(All fees and charges are inclusive of GST)*** |
|  |  | GIRO |  |
|  |  |  | Transaction fee | NO transaction fee via internet banking |
|  |  |  | Submission to statutory bodies | Waived |
|  |  | RENTAS |  |
|  |  |  | Transaction fee | NO transaction fee via internet banking |
|  |  | Telegraphic Transfer (Cost of wire) |  |
|  |  |  | SGD & IDR | RM5.00 per transaction via internet banking |
|  |  |  | Other currencies | RM5.00 per transaction via internet banking |
|  |  | OCBC Connect (Direct Debit) |  |
|  |  |  | Transaction fee | No transaction fee for the first 1,000 CA collection via internet banking |
|  |  |  | DDA Form processing fee | RM2.00 per submission payable to PayNet |
|  |  |  |  |  |
|  | 3.2. | GIRO |  |
|  |  |  |  |
|  |  | 3.2.1. | GIRO transaction via internet banking is no charge. The Bank reserves the right at its absolute discretion to review this rate from time to time. |
|  |  | 3.2.2. | Apart from that, there are no charges for submissions to the following statutory bodies: |
|  |  |  | Employees Provident Fund (EPF) |
|  |  |  | Inland Revenue Board of Malaysia (IRB) |
|  |  |  | Social Security Organisation (SOCSO) |
|  |  |  | Pusat Pungutan Zakat Majlis Agama Islam Wilayah Persekutuan (PPZ-WP) |
|  |  |  |  |
|  | 3.3. | OCBC Connect (Direct Debit) |
|  |  |  |
|  |  | 3.3.1. | There is no transaction fee for the first 1,000 CA collections via internet banking within the calendar year only. The Bank reserves the right at its absolute |
|  |  |  | discretion to review this rate from time to time. |
|  |  | 3.3.2. | A one-off DDA form processing fee of RM2.00 per submission is payable to PayNet. |
|  |  |  |  |
|  | 3.4. | OCBC Velocity (internet banking) |
|  |  |  |
|  |  | 3.4.1. | There is no monthly subscription fee for OCBC Velocity. The Bank reserves the right at its absolute discretion to review this rate from time to time. |
|  |  | 3.4.2. | Customer who sign-up for BS shall select 1 of the following packages: |
|  |  |  | Basic Plus; |
|  |  |  | Classic 1; or |
|  |  |  | Classic 2 |
|  |  | 3.4.3. | Eligible customers are entitled for four (4) free OCBC OneToken (digital token) per account upon sign up only. The subsequent OCBC OneToken costs RM40.00 |
|  |  |  | each. |

|  |  |  |
| --- | --- | --- |
|  | 3.5. | eAlerts |
|  |  |  |
|  |  | 3.5.1. | There are no charges for email and SMS notification Service Package 2. eAlerts consists of the following: |
|  |  |  | Daily available account balance |
|  |  |  | Funds top-up |
|  |  |  | Cheque deposited cleared |
|  |  |  | Inward and Outward returned cheque |
|  |  |  | Cheque Issued |
|  |  |  | Incoming Funds |
|  |  |  | Outgoing Funds |
|  |  | 3.5.2. | eAlerts monthly subscription fee is waived for one user one account for Service Package 2 upon sign up. Standard fee and charges shall apply for additional |
|  |  |  | user(s) or account(s). |
|  |  | 3.5.3. | The Bank reserves the right at its absolute discretion to review this rate from time to time. |
|   |  |  |  |
|  | 3.6. | Telegraphic Transfer (TT) |
|  |  |  |
|  |  | 3.6.1. | Telegraphic Transfer transactions performed via internet banking may enjoy discounts up to 50% on telegraphic transfer cost of wire. Normal charges shall apply |
|  |  |  | for transaction via branch submission. |
|  |  | 3.6.2. | Cost of wire for telegraphic transfer is charged at RM5.00 per transaction for all currencies via internet banking. |
|  |  | 3.6.3. | The cost of wire is subject to changes. The Bank reserves the right at its absolute discretion to review this rate from time to time. Customers may call OCBC |
|  |  |  | Business Banking Customer Service Centre (“BBCSC”) at 03 8317 5200 (OCBC Bank) to get the latest rate. |
|  |  |  |
|  | 3.9. | RENTAS |
|  |  |  |
|  |  | 3.9.1. | RENTAS transactions perform via internet banking is no charge. |
|  |  | 3.9.2. | The Bank reserves the right at its absolute discretion to review this rate from time to time. |
|  |  |  |
|  | 3.10. | Cash Management Workshop: |
|  |  |  |
|  |  | 3.10.1. | Cash Management Workshop is available as follows: |
|  |  |  |  | On-site training to be conducted at customer’s premises. |
|  |  |  |  | Group training: to be conducted via WebEx, virtual training through online application. |
|  |  | 3.10.2. | On-site training arrangement will be done by the Bank at any period it deems appropriate. Customers who opt for group training shall be responsible to |
|  |  |  | submit their enrolment by calling Business Banking Commercial Service Centre (refer to clause 3.11.1) or email to CMT@ocbc.com or register online through |
|  |  |  | internet banking. |
|  |  | 3.10.3. | No charge for On-site training. The minimum capacity of one (1) person per session. The maximum capacity of the training session is dependent on |
|  |  |  | space availability at the customer’s premises. |
|  |  | 3.10.4. | There are no charges for group training. The minimum capacity is three (3) persons per session. The maximum capacity of the training session is dependent |
|  |  |  | on space availability at the selected OCBC premises. |
|  |  | 3.10.5. | The training content comprises of GIRO, Direct Debit and internet banking and may vary from time to time for both on-site and group training, depending on |
|  |  |  | the customers’ needs. |
|  |  |  |  |
|  | 3.11. | Corporate Phone Banking |
|  |  | 3.11.1. | Customers can call Business Banking Commercial Service Centre for enquiries: |
|  |  |  |  | OCBC Bank: (603) 8317 5200 |
|  |  | 3.11.2. | The operating hours of the Corporate Phone Banking service is 9.00am to 6:00pm, Monday to Friday. |
|  |  |  |  |
|  | 3.12. | By signing up BS, eligible customers who fulfil the entry requirement are eligible to receive the special pricing stated in Clause 3.1 subject to these terms and conditions: |
|  |  | 3.12.1. | The Accounts and Services – Main Terms and Conditions; |
|  |  | 3.12.2. | The Cash Management Services terms and conditions for OCBC Bank and OCBC Al-Amin; |
|  |  | 3.12.3. | Interbank GIRO Terms and Conditions; |
|  |  | 3.12.4. | Internet Banking Terms and Conditions; |
|  |  | 3.12.5. | Telegraphic Transfer (TT) Terms and Conditions; and |
|  |  | 3.12.6. | RENTAS Terms and Conditions. |
|  |  |
| **4.** | **General Conditions** |
|  |  |
|  | 4.1. | BS is not valid in conjunction with any other promotions, special offers, campaigns, programmes, etc. by the Bank. |
|  | 4.2. | The Bank reserves the right at its absolute discretion to debit the customer’s account(s) with OCBC Bank whichever it deems appropriate for any prevailing bank and/or |
|  |  | statutory fees, stamp duty, commission and/or service charges, reimbursement and/or (for ineligible customers) any repayment of promotional interest. |
|  | 4.3. | The Bank reserves the right at its absolute discretion to withdraw, cancel, suspend, extend or terminate BS at any time in whole or in part, or to vary, delete or add to any |
|  |  | of the terms and conditions herein at any time with prior notice, by way of posting on the Bank’s website at (www.ocbc.com.my), or in any other method deemed |
|  |  | appropriate by the Bank. Each customer agrees to access the Bank’s website stated herein at regular time intervals to view the terms and conditions herein and to ensure |
|  |  | that the customer is kept up-to-date with any changes or variations to these terms and conditions. The customers shall not be entitled to claim for any compensation |
|  |  | against the Bank for any and all loss and damage howsoever suffered or incurred by the customers, whether as a direct or indirect result of any withdrawal, cancellation, |
|  |  | suspension, extension or termination of BS or any variation, deletion or addition to any of the terms and conditions herein. |
|  | 4.4. | These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and Account Holders agree to submit to the non-exclusive |
|  |  | jurisdiction of the Courts of Malaysia. |