Business Account Application Form

Borang Permohonan Akaun Perniagaan 商业账户申请表格

Forms to be filled in English and in BLOCK LETTERS. Hand-written submissions will not be accepted (except for signing page).
Borang hendaklah diisi dalam Bahasa Inggeris dan menggunakan HURUF BESAR. Penyerahan tulisan tangan tidak akan diterima (kecuali halaman tandatangan).
请以英文填写表格, 且用大写字母书写。不接受手写提交（签署页除外）。

Note ***Nota 注:***

All references to "OCBC" or the "Bank" shall mean OCBC Bank (Malaysia) Berhad and/or OCBC Al-Amin Bank Berhad, as the case may be.
Semua rujukan kepada "OCBC" atau "Bank" merujuk kepada OCBC Bank (Malaysia) Berhad dan/atau OCBC Al-Amin Bank Berhad, mengikut mana yang berkenaan.
凡是提及 "华侨银行" 皆是指华侨银行(马来西亚)有限公司及/或 OCBC Al-Amin 银行有限公司，视情况而定。

All references to "I/We", the "Applicant" and the "Customer" in this Form shall mean the company or entity whose Registered Name first appears on the top of this Form.
Semua rujukan kepadva "Saya/Kami", "Pemohon" dan "Pelanggan" dalam borang ini merujuk kepada Syarikat atau entiti yang Nama Pendaftarannya tertera di bahagian atas Borang ini.
凡是提及 "我/我们" 皆是指其注册名称出现在此表格上部的公司。

❶ Business details Butiran Perniagaan *企业资料*

*** Registered Name** (*referred to as the "Applicant" in this form*)
Nama Pendaftaran (dirujuk sebagai "Pemohon" dalam borang ini)
注册名称（在本表格中称为"申请人"）

*** Registration Number** Nombor Pendaftaran *公司注册号码*

*** Mailing address** Alamat Surat-menyurat *邮政地址* (***DO NOT use P.O. Box*** Tidak dibenarkan menggunakan alamat Peti Surat *勿使用邮箱*)

Postal Code Poskod *邮区编号:* State Negeri *州属:* Country Negara *国家:*

Business Telephone Telefon Perniagaan *营业电话*

+ eg. 601234567890

*** Business Email** E-mel Perniagaan *营业电邮地址*

*** Malaysia Tax Identification Number (TIN)**
Nombor Pengenalan Cukai Malaysia *马来西亚税务识别码* (TIN)

Malaysia Sales and Service Tax (SST) Registration Number (if any)
Nombor Pendaftaran Cukai Jualan dan Perkhidmatan Malaysia (jika ada)
马来西亚销售与服务税（SST）注册号码(如有)

*** Status** Status *状态*

- ☐ Bumiputra controlled company — Syarikat Dikawal Bumiputera *土著控制公司*
- ☐ Non-Bumiputra controlled company — Syarikat Dikawal Bukan Bumiputera *非土著控制公司*
- ☐ Non-Resident controlled company — Syarikat Dikawal Bukan Pemastautin *非居民控制公司*

*** Country of Incorporation / Registration** Negara Pendaftaran *注册成立之国家*

☐ Malaysia *马来西亚* ☐ Others (please specify): *Lain-lain (sila nyatakan): 其他（请注明）:*

*** Number of Employee/s** Bilangan Pekerja *雇员人数*

*** Annual Sales Turnover (RM)** Jumlah Jualan Tahunan *年度营业额*

*** Nature of Business** Bidang Perniagaan *业务性质*
Types of goods or services provided by the applicant , Mode of operation (online business, franchising etc), Describe business plan of the Applicant, secondary activity (if any)
Jenis barang atau perkhidmatan yang disediakan oleh pemohon, Kaedah operasi (perniagaan dalam talian, francais dan sebagainya), Huraikan rancangan perniagaan Pemohon, aktiviti sekunder (jika ada) *申请人提供的商品或服务类型，经营模式（如线上业务，特许经营等等），描述申请人的商业计划，次要业务活动（如有）*

❷ Account particulars Maklumat Akaun 账户详情

Name of Account (Input if different from Registered Name, and is subject to Bank's approval)
Nama Akaun (Isikan jika berbeza daripada Nama Pendaftaran, dan tertakluk kepada kelulusan Bank)
账户名称(输入若与注册名称有别，须获银行批准)

*** Branch** Cawangan *分行*

*** Purpose of Account** Tujuan Akaun *账户用途*

- ☐ Business Operation — *Operasi Perniagaan 业务运营*
- ☐ Investment — *Pelaburan 投资*
- ☐ Others (please specify) — *Lain-lain (sila nyatakan): 其他（请注明）:*

❸ Type of Account Jenis Akaun *账号种类*

(Protected by PIDM up to RM250,000 for each depositor) (Dilindungi oleh PIDM sehingga RM250,000 untuk setiap pendeposit)
每位存款人可享有 PIDM 给予高达 RM250,000 的保障

A. Malaysia Ringgit ("MYR") Current Accounts Akaun Semasa Ringgit Malaysia *马来西亚令吉来往账户*

OCBC Bank (Malaysia) Berhad	OCBC Al-Amin Bank Berhad
☐ Business Access (BA)	☐ Business Access-i (BA-i)
☐ Business Signature (BS)	☐ Business Signature-i (BS-i)
☐ Business Current Account *Akaun Semasa Perniagaan 企业来往账户*	☐ Business Current Account-i *Akaun Semasa Perniagaan Islamic 伊斯兰企业来往账户*
☐ Basic Current Account *Akaun Semasa Asas 基础来往账户*	☐ Basic Current Account-i *Akaun Semasa Asas Islamic 伊斯兰基础来往账户*

For Professional Bodies Account
Untuk Akaun Badan Profesional
专业团体账户

○ Office Account
Akaun Pejabat
办事处账户

○ Client Account (Resident)
Akaun Pelanggan (Pemastautin)
客户账户（居民）

○ Client Account (Non-resident)
Akaun Pelanggan (Bukan Pemastautin)
客户账户（非居民）

SME – Small and Medium Enterprises PKS - Perusahaan Kecil dan Sederhana

Banking Services which are availed to MYR Current Account Perkhidmatan Perbankan Berpakej *银行服务*	**Services Information** ***Maklumat Perkhidmatan 服务资讯***	
	Business Access/Business Signature	**Standard Current Account/ Basic Current Account** ***Akaun Semasa Standard / Akaun Semasa Asas*** ***来往账户/基础来往账户***
☑ **OCBC Velocity** (Business Internet Banking) (Perbankan Internet Perniagaan) (*商业互联网银行*)	Monthly fee: Waived for SME & Non-SME Yuran bulanan: Dikecualikan untuk PKS & Bukan PKS *月费：中小企业 & 非中小企业免费* One token: Refer to Terms & Conditions One token: Rujuk Terma & Syarat One token：*请参考条款和条件* Training fee (one-time fee): Refer to Terms & Conditions Yuran latihan (sekali sahaja): Rujuk Terma & Syarat *培训费 （一次性）：请参考条款和条件*	Monthly fee: Waived for SME & Non-SME *Yuran bulanan: Dikecualikan untuk PKS & Bukan PKS* *月费:中小企业 & 非中小企业免费* One token: First unit waived. Subsequent RM40 per soft token One token:Unit pertama dikecualikan. Seterusnya RM40 bagi setiap soft token One token：*首个单位豁免收费。之后每个收费* RM40 Training fee (one-time fee): RM20 Yuran latihan (sekali sahaja): RM20 培训费 （一次性）： RM20
	All accounts available will be accessible via velocity. Semua akaun yang tersedia boleh diakses melalui Velocity. *所有可用账户均可通过 Velocity 访问。* Monthly fee will be debited from 1st MYR account opened. Yuran bulanan akan didebitkan daripada akaun MYR pertama yang dibuka. *月费将从首个开立的马来西亚令吉来往账户中扣除*	
☐ **eAlerts** (Service Package 2 with current account alert) (Pakej Perkhidmatan 2 dengan makluman akaun semasa) *（服务套餐 2，含来往账户提醒）*	**SMS alert** Makluman SMS *短信提醒* :- Monthly subscription fee (RM 10) waived for 1 user 1 account Yuran langganan bulanan (RM10) dikecualikan untuk 1 pengguna 1 akaun *每位用户每个账户* RM10 *月费减免* **Email alert** Makluman e-mel *邮件提醒*: - SME : Monthly subscription fee waived for ALL USERS PKS^: Yuran langganan bulanan dikecualikan untuk SEMUA PENGGUNA *中小企业：所有用户免月费* Non SME : RM10 monthly subscription fee per user per account *RM10 yuran langganan bulanan setiap pengguna setiap akaun* *每位用户每个账户 RM10 月费*	**SMS alert** Makluman SMS *短信提醒* :- RM10 monthly subscription fee per user per account RM10 yuran langganan bulanan setiap pengguna setiap akaun *每位用户每个账户* RM10 *月费* **Email alert** Makluman e-mel *邮件提醒*: - SME : Monthly subscription fee waived for ALL USERS PKS^: Yuran langganan bulanan dikecualikan untuk SEMUA PENGGUNA *中小企业：所有用户免月费* Non SME : RM10 monthly subscription fee per user per account *RM10 yuran langganan bulanan setiap pengguna setiap akaun* *每位用户每个账户 RM10 月费*
	Alerts will be triggered for transactions above RM10,000 for both incoming and outgoing funds, on the first MYR Current Account. Makluman akan dihantar bagi transaksi melebihi RM10,000 untuk dana masuk/keluar pada Akaun Semasa Ringgit Malaysia pertama. *首个马币往来账户，无论是资金流入还是流出，只要交易金额超过 RM10,000，系统都会触发警报通知。*	

	Monthly fee will be debited from 1st MYR account opened. Yuran bulanan akan didebitkan daripada akaun MYR pertama yang dibuka. *月费将从首个开立的马币账户中扣除。*
☑ **Business Debit Card** Kad Debit Perniagaan *企业借记卡*	• Balance Inquiry available Semakan Baki tersedia *可查询余额* Daily Limit Had harian *每日限额* • ATM withdrawal limit – RM 5,000 Had pengeluaran ATM – RM 5,000 ATM*取款限额* – RM 5,000 • Purchase & Payment limit – RM 5,000 Had pembelian & pembayaran– RM 5,000 *消费及支付限额* – RM 5,000 • Cumulative Contactless limit – RM 250 Had tanpa sentuh terkumpul – RM 250 *累计非接触支付限额* – RM 250 • Cumulative Contactless Transaction Count – 5 times *Bilangan Transaksi Tanpa Sentuh Terkumpul – 5 kali* *累计非接触交易次数– 5次*
☐ **DuitNow**	By selecting DuitNow Dengan memilih DuitNow *选择* DuitNow: I/We, for and on behalf of the Applicant, authorise the Bank to register the Applicant's business registration number (provided on top of this form) as the DuitNow ID with the National Addressing Database, to be linked to the Applicant's first business MYR current account to be opened with the Bank. I/We have read, understood and confirm the Applicant's agreement with the Transaction Banking Service Terms and Conditions governing the DuitNow services, including the National Addressing Database service, facilitated by the Bank using the systems which are owned, operated and managed by the Payments Network Malaysia Sdn Bhd ('PayNet'), which are further subject to such terms and conditions and operating rules as may be imposed by PayNet from time to time. Saya/Kami, bagi pihak Pemohon, dengan ini memberi kuasa kepada Bank untuk mendaftarkan nombor pendaftaran perniagaan Pemohon (sebagaimana dinyatakan di bahagian atas borang ini) sebagai ID DuitNow dengan Pangkalan Data Pengalamatan Kebangsaan, untuk dipautkan kepada akaun semasa perniagaan MYR pertama Pemohon yang akan dibuka dengan Bank. Saya/Kami telah membaca, memahami dan mengesahkan persetujuan Pemohon terhadap Terma dan Syarat Perkhidmatan Perbankan Transaksi yang mengawal selia perkhidmatan DuitNow, termasuk perkhidmatan Pangkalan Data Pengalamatan Kebangsaanl, yang difasilitasi oleh Bank melalui sistem yang dimiliki, dikendalikan dan diuruskan oleh Payments Network Malaysia Sdn Bhd ("PayNet"), yang seterusnya tertakluk kepada terma, syarat dan peraturan operasi sebagaimana yang boleh ditetapkan oleh PayNet dari semasa ke semasa. *本人/我们代表并以申请人名义，特此授权银行将申请人在本表格顶部所提供的商业注册号码，注册为* DuitNow ID，*并登记于国家地址数据库，以关联至申请人在银行所开立的首个马来西亚令吉（*MYR*）商业往来账户。本人/我们已阅读、理解并确认申请人同意适用于* DuitNow *服务的交易银行服务条款与条件，包括国家地址数据库服务。该等服务由银行通过由马来西亚支付网络有限公司（*Payments Network Malaysia Sdn Bhd，"PayNet"*）拥有、营运及管理的系统提供，并进一步受* PayNet *不时施加的相关条款、条件及操作规则所规限。*
☐ **Card Machine** Mesin Kad *刷卡机*	Bank staff will assist you in applying for card machine Kakitangan bank akan membantu anda memohon mesin kad. *银行职员会协助您申请刷卡机*
☐ **OneCollect (OCBC QR)** OCBC Kod QR OCBC *二维码*	Payment collection through DuitNow QR and PayNow QR. OCBC OneCollect App is available on Google Play and App Store. Registration can be done after the account is opened. Please refer to Bank staff for futher assistance. Pengutipan pembayaran melalui DuitNow QR dan PayNow QR. Aplikasi OCBC OneCollect tersedia di Google Play dan App Store. Pendaftaran boleh dilakukan selepas akaun dibuka. Sila rujuk kakitangan Bank untuk bantuan lanjut. *通过 DuitNow QR 和 PayNow QR 进行收款。* *OCBC OneCollect 应用程序可在 Google Play 和 App Store 下载。账户开立后即可进行注册。如需进一步协助，请咨询银行工作人员。*

From 1 Oct 2025, an 8% service tax applies to specified fees and commission charges. The fees indicated are exclusive of this tax.
Any applicable service tax will be reflected in the bank statement. For more detail, please visit https://www.ocbc.com.my/group/policies-charters
自 2025 年 10 月 1 日起，指定的费用和佣金将征收 8%的服务税。此表格所示费用均不含此税。
任何征收的服务税将反映在您的银行对账单中。欲了解更多详情，请访问 https://www.ocbc.com.my/group/policies-charters

B. Fixed Deposit Accounts Akaun Deposit Tetap *定期存款账户*

OCBC Bank (Malaysia) Berhad	**OCBC Al-Amin Bank Berhad**
☐ Malaysia Ringgit Fixed Deposit Deposit Tetap Ringgit Malaysia *马币定期存款*	☐ Malaysia Ringgit Time Deposit-i Deposit Tetap Islamic *伊斯兰定期存款*
☐ Foreign Currency Fixed Deposit Deposit Tetap Mata Wang Asing *外币定期存款*	☐ Foreign Currency Time Deposit-i Deposit Tetap Islamic Mata Wang Asing *伊斯兰外币定期存款*

Fixed Deposit/ Time Deposit-i Placement Details *Butiran Penempatan Deposit Tetap / Deposit Tetap Islamic 定期存款/伊斯兰定期存款存放详情*:

Tenure: Tempoh *存放期*
Principal Amount: RM Jumlah Pokok *本金*
No. of Placement: Bilangan Penempatan *存放数量*
Receipts Resit *收据*

Mode of Placement *Kaedah Penempatan 存放方式*:

Cash Tunai *现款* RM
Cheque No. No. Cek *支票号码* RM
Debit Acc No. No. Akaun Debit *借方账户号码* RM

Maturity Instructions *Arahan Kematangan 期满指示*:

☐ Renew principal & interest.
Perbaharui jumlah pokok dan faedah *更新本金和利息*

☐ Pay the principal and interest to my/our a/c no.: Bayar jumlah pokok dan faedah ke akaun saya/kami no.:*将本金和利息存入我/我们的账户，号码为*:

☐ Renew principal for the same period at the prevailing interest rate & credit interest to my/our a/c no.:
Perbaharui jumlah pokok untuk tempoh yang sama pada kadar faedah semasa dan kreditkan faedah ke akaun saya/kami no.: *依照当前利率本金续存相同期限，并将利息存入我/我们的账户，号码为*:

For Professional Bodies Account
Untuk Akaun Badan Profesional
专业团体账户

◎ Office Account *Akaun Pejabat* *办事处账户*
◎ Client Account (Resident) *Akaun Pelanggan (Pemastautin)* *客户账户（居民）*
◎ Client Account (Non-resident) *Akaun Pelanggan (Bukan Pemastautin)* *客户账户（非居民）*

C. Multi-Currency Account (MCA) / Multi-Currency Account-i (MCA-i)

Akaun Pelbagai Mata Wang Asing (MCA) / Akaun Pelbagai Mata Wang Asing-i (MCA-i) *多币种账户(MCA) / 伊斯兰多币种账户 (MCA-i)*

OCBC Bank (Malaysia) Berhad

☐ Multi-Currency Account with AUD, CNY, EUR, SGD, USD
Akaun Pelbagai Mata Wang Asing 多币种账户

Other currency to add: ☐CAD ☐GBP ☐HKD ☐JPY ☐NZD
Mata Wang Asing lain untuk ditambah *其他要添加的货币*

OCBC Al-Amin Bank Berhad

☐ Multi-Currency Account-i with AUD, CNY, EUR, SGD, USD
Akaun Pelbagai Mata Wang Asing Islamic 伊斯兰多币种账户

Other currency to add: ☐GBP ☐JPY ☐NZD
Mata Wang Asing Islamic lain untuk ditambah *其他要添加的伊斯兰货币*

Purpose of opening Multi-Currency Account Tujuan pembukaan Akaun Pelbagai Mata Wang *开立多币种账户的目的*

- To receive **export proceeds** and / or for **settlement of trade** in goods or services
  Untuk menerima hasil eksport dan / atau untuk penyelesaian dagangan barangan atau perkhidmatan *用于接收出口收益和/或结算商品或服务贸易*
- For **Investment** in foreign currency asset (For Resident^, please complete declaration below)
  Untuk pelaburan dalam aset mata wang asing (Bagi Pemastautin, sila lengkapkan pengisytiharan di bawah) *用于投资外币资产（居民请填写以下声明）*
- Both **Trade** and **Investment** (For Resident^, please complete declaration below)
  Kedua-dua Perdagangan dan Pelaburan (Bagi Pemastautin, sila lengkapkan pengisytiharan di bawah) *同时用于贸易和投资（居民请填写以下声明）*

^ Definition of Resident, please refer to Appendix – Foreign Exchange Policy Notices

Declaration : For opening of account for the purpose of investment in foreign currency asset, I/we undertake that:
Pengisytiharaan : Untuk pembukaan akaun bagi tujuan pelaburan dalam aset mata wang asing, saya/kami berjanji bahawa:
声明: 为开立账户以投资外币资产，我/我们承诺:

- The Applicant does not have domestic Ringgit borrowing with any financial institutions and/or residents in Malaysia. In the event I/we have any domestic Ringgit borrowing, I/we undertake to inform the Bank immediately.
  Pemohon tidak mempunyai pinjaman Ringgit domestik dengan mana-mana institusi kewangan dan/atau pemastautin di Malaysia. Sekiranya saya/kami mempunyai pinjaman Ringgit domestik, saya/kami berjanji untuk memaklumkan kepada Bank dengan segera.
  申请人没有与马来西亚任何金融机构和/或居民存在国内令吉借贷。如有，我/我们承诺立即通知银行。

- The Applicant has domestic Ringgit borrowing with financial institutions and/or residents in Malaysia and the Applicant's total investment in foreign currency assets including this application does not exceed RM1 million (for resident individual, sole proprietor or general partnership) or RM50 million (for resident entity within its group of entities with parent-subsidiary relationship) equivalent in aggregate this calendar year.
  Pemohon mempunyai pinjaman Ringgit domestik dengan institusi kewangan dan/atau pemastautin di Malaysia dan jumlah pelaburan pemohon dalam aset mata wang asing termasuk permohonan ini tidak melebihi RM1 juta (bagi individu pemastautin, pemilik tunggal atau perkongsian am) atau RM50 juta (bagi entiti pemastautin dalam kumpulan entiti dengan hubungan induk-anak syarikat) secara keseluruhan dalam tahun kalendar ini.
  申请人有与马来西亚金融机构和/或居民的国内令吉借贷，并且包括本申请在内的外币资产总投资在本年度不超过 RM100 *万（居民个人、独资或普通合伙）或* RM5000 *万（居民实体在其母子公司集团内）。*

- The Applicant has domestic Ringgit borrowing with financial institutions and/or residents in Malaysia and the Applicant's total investment in foreign currency assets including this application has exceeded RM1 million (for resident individual, sole proprietor or general partnership) or RM50 million (for resident entity within its group of entities with parent-subsidiary relationship) equivalent in aggregate this calendar year with Bank Negara Malaysia approval obtained.
  Pemohon mempunyai pinjaman Ringgit domestik dengan institusi kewangan dan/atau pemastautin di Malaysia dan jumlah pelaburan pemohon dalam aset mata wang asing termasuk permohonan ini telah melebihi RM1 juta (bagi individu pemastautin, pemilik tunggal atau perkongsian am) atau RM50 juta (bagi entiti pemastautin dalam kumpulan entiti dengan hubungan induk-anak syarikat) secara keseluruhan dalam tahun kalendar ini dengan kelulusan Bank Negara Malaysia diperolehi.
  申请人有与马来西亚金融机构和/或居民的国内令吉借贷，并且包括本申请在内的外币资产总投资在本年度已超过 RM100 *万（居民个人、独资或普通合伙）或* RM5000 *万（居民实体在其母子公司集团内），并已获得马来西亚国家银行批准。*

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 any of the Applicant's Ringgit Current Account with the Bank, 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 authorization.
Saya/Kami dengan ini secara tidak boleh ditarik kembali memberi kuasa kepada Bank untuk memutuskan sepenuhnya atas kebijaksanaannya , sama ada untuk menolak atau membalikkan dana, atau melanjutkan pengkreditkan dana ke dalam Rekening Giro OCBC MYR pemohon jika syarat atau batas yang disebutkan sebelumnya dilanggar. Saya/Kami setuju bahwa saya/kami akan bertanggungjawab sepenuhnya dan bahawa Bank tidak akan bertanggungjawab dalam apa jua cara atas sebarang pemulangan cek yang timbul akibat penolakan atau pembalikan dana berdasarkan kebijaksanaan tunggal Bank sesuai dengan otorisasi saya/kami ini.
我/我们在此不可撤销地授权贵行，在全权酌情决定下，如上述条件或限额被违反，可选择拒绝、撤回相关资金，或继续将款项存入申请人的华侨银行马币往来账户。我/我们同意，对于因贵行根据本授权而拒绝或撤回资金所导致的任何退票事项，均由我/我们自行承担全部责任，贵行对此不承担任何责任。

Important Note *Nota Penting* *重要备注*:
1 Domestic ringgit borrowing (DRB) means (a) any borrowing in ringgit obtained by a resident from another resident or (b) any obligation considered or deemed as DRB under any of the FEP Notices. A resident entity is deemed to have DRB when another resident entity with parent-subsidiary relationship has a DRB.
Pinjaman Ringgit Domestik bermaksud (a) sebarang pinjaman dalam Ringgit yang diperoleh oleh seorang pemastautin daripada pemastautin lain; atau (b) sebarang obligasi yang dianggap atau ditakrifkan sebagai DRB di bawah mana-mana Notis Dasar Pertukaran Asing (FEP). Sesuatu entiti pemastautin dianggap mempunyai DRB apabila entiti pemastautin lain yang mempunyai hubungan ibu syarikat dan anak syarikat mempunyai DRB.
国内令吉借款(DRB)是指 (a)居民向另一居民取得的任何令吉借款或 (b)在任何 FEP 通知下被认为或视为 DRB 的任何债务。当另一具有母子公司关系的居民实体拥有 DRB 时，该居民实体被视为拥有 DRB。

2 Computed based on an aggregate of borrowing in foreign currency by the resident Individual and a sole proprietor and a general partnership owned by the resident individual.
Dikira berdasarkan jumlah agregat pinjaman dalam mata wang asing oleh individu pemastautin serta perusahaan milikan tunggal dan perkongsian am yang dimiliki oleh individu pemastautin tersebut.
根据居民个人及其拥有的独资企业和普通合伙业务的外国货币借款总额计算。

3 Computed in aggregate based on the resident individual, sole proprietor and general partnership's investment in foreign currency asset.
Dikira secara agregat berdasarkan pelaburan individu pemastautin, perusahaan milikan tunggal dan perkongsian am dalam aset mata wang asing.
根据居民个人，独资企业和普通合伙业务投资于外国货币资产的总额计算。

4 Definition of investment in foreign currency asset includes making payment for:
Maksud pelaburan dalam aset mata wang asing termasuk pembayaran untuk:
投资于外国货币资产的定义包括支付:

- Purchase of foreign currency-denominated asset; Pembelian aset yang didenominasikan dalam mata wang asing *购买以外国货币计价的资产;*
- Lending in foreign currency to a non-resident; Pemberian pinjaman dalam mata wang asing kepada bukan pemastautin; *向非居民借出外国货币;*
- Administrative expenses, working capital arising from the setup of any business arrangement, including a joint venture project where no entity is created or established, outside Malaysia;
Perbelanjaan pentadbiran dan modal kerja yang timbul daripada penubuhan sebarang pengaturan perniagaan di luar Malaysia, termasuk projek usaha sama yang tidak melibatkan penubuhan atau penciptaan mana-mana entiti; *在马来西亚境外设立任何商业安排，包括并无创立或成立任何实体的合资项目，而招致的行政开销，营运资金;*
- Purchase of foreign currency-denominated financial instrument or Islamic financial instrument; Pembelian instrumen kewangan atau instrumen kewangan Islam yang didenominasikan dalam mata wang asing; *购买以外国货币计价的金融工具或伊斯兰金融工具;*
- Placement into Foreign Currency Account (FCA) / Multi Currency Account (MCA) Penempatan ke dalam Akaun Mata Wang Asing / Akaun Pelbagai Matawang Asing; *存放投资外国货币账户/多币种账户*
- Transfer from Trade FCA/FCA-i/MCA/MCA-i to Investment FCA/ MCA; Pemindahan daripada FCA Perdagangan / FCA-i / MCA / MCA-i kepada FCA Pelaburan / MCA;
从贸易外币账户（FCA）/ 伊斯兰外币账户 (FCA-i) / 多币种账户（MCA）/ 伊斯兰多币种账户 (MCA-i) 转账至投资外币账户（FCA）/ 伊斯兰外币账户 (FCA-i) / 多币种账户（MCA）/ 伊斯兰多币种账户 (MCA-i);
- Placement into foreign currency account overseas other than education or employment abroad; Penempatan dana ke dalam akaun mata wang asing di luar negara bagi tujuan selain pendidikan atau pekerjaan di luar negara; *存放海外之教育或就业以外的外国货币账户;*
- Swapping of a financial asset in Malaysia for a financial asset outside Malaysia. Penukaran aset kewangan di Malaysia kepada aset kewangan di luar Malaysia. *将在马来西亚的金融资产换成马来西亚境外的金融资产。*

❹ Authorised Signatories Penandatangan yang Diberi Kuasa *授权签署人*

* Condition of authorization (Authorised Signatories are specified in Section 5 : Roles and Authorisation)
Syarat kebenaran (Penandatangan yang diberi kuasa dinyatakan dalam Seksyen 5: Peranan dan Kebenaran) *授权条件（授权签署人详见第 5 节：角色与授权）*

○ Any of the following authorised signatories

Mana-mana ___ individu berikut
以下人士的任何____位

○ Any from Group A jointly with from Group B

Mana-mana ___ daripada Kumpulan A bersama-sama dengan ___ daripada Kumpulan B
A *组中的任何 ___ 位连同 B 组中的 任何___ 位*

○ Grouping and signing limit as follows : Kumpulan dan Had Tandatangan adalah seperti berikut: *组别和签署限制如下:*

FOR BANK USE ONLY

CIF No.	

Product Code	MYR Account No
This is: (i) Debiting account for all Banking services including Business Debit Card (BDC)) (ii) Account to be tagged in eAlerts and tagged to Business Debit Card (BDC)	

Product Code	Account No

Product Code	Account No

❺ Roles and Authorisation Peranan dan Kebenaran *角色与授权*

Note: Please include all relevant personnel, including Beneficial Owner, Authorised Signatory, Velocity user, eAlerts user, and Business Debit Card holder.
Nota: Sila sertakan semua pihak berkaitan, termasuk Pemilik Berfaedah, Penandatangan yang Dibenarkan, pengguna Velocity, pengguna eAlerts, dan pemegang Kad Debit Perniagaan."
注： 请列明所有相关人员，包括受益人、授权签署人、Velocity 系统用户、eAlerts 用户以及企业借记卡持有人。

DECLARATION : BENEFICIAL OWNER(S) ***PENGISYTIHARAN: PEMILIK BERFAEDAH 声明：受益人***

I/We certify and confirm that the following individual(s) (with Beneficial Owner selected) ultimately own(s), whether through themselves or through other entity(ies), or has/have effective control over the Applicant ("Beneficial Owners"). I/we acknowledge and confirm that the Bank is entitled to rely on this declaration in respect of the identity(ies) of, and information relating to, the Beneficial Owner(s) of the Account.

Saya/Kami dengan ini mengesahkan dan memperakui bahawa individu-individu berikut merupakan pihak yang akhirnya memiliki atau mempunyai kawalan berkesan ke atas Entiti tersebut ("Pemilik Berfaedah"). Saya/Kami mengakui dan mengesahkan bahawa Bank berhak untuk bergantung kepada pengisytiharan saya/kami di bawah berhubung dengan identiti serta maklumat berkaitan Pemilik Berfaedah Akaun. Sekiranya mana-mana pemegang saham syarikat anda memegang saham syarikat tersebut bagi pihak pemilik berfaedah, sila berikan butiran pemilik berfaedah tersebut juga.

我/我们声明并确认，以下个人最终拥有或有效控制该实体("最终受益人")。我/我们承认并确认，银行有权依赖以下关于账户受益人身份和相关信息的声明。若贵公司股东持有公司的股份是为最终受益人代持，请提供最终受益人的详细信息。

	* **Key Person (Mandatory)** Individu Utama (Wajib) *主要负责人（必填）*		
Name (as per NRIC) Nama *姓名*		NRIC / Passport No No. Kad Pengenalan / Pasport *身份证 I 护照号码*	
Mobile No. No. Telefon Bimbit *手机号码*	+ eg. 601234567890	Email Address Alamat Emel *电子邮件地址*	
Business No. (if any) No. Telefon Perniagaan (jika ada) *商商务电话(如有):*	+ eg. 601234567890	Nationality Kewarganegaraan *国籍*	○ Malaysia *马来西亚* ○ Others. Please specify : *Lain-lain (sila nyatakan):* *其他（请注明）:*
Occupation Jawatan *职位*			

Beneficial Owner Pemilik Benefisial *最终受益人*	☑	* Residential Address Alamat Kediaman *居住地址 :* ○ As per NRIC Seperti dalam NRIC *如同身份证* ○ Others, please specify *Lain-lain (sila nyatakan) 其他（请注明）* :	* Residency Status Status Kediaman *居住地位 :* ○ Resident Pemastautin *居民* ○ Non-resident Bukan Pemastautin *非居民*
Authorised Signatory Penandatangan yang Diberi Kuasa *授权签署人*	☑	Signing Limit (if any) Had Tandatangan (jika ada) 签署权限限额 (如有) : Group (if any) Kumpulan (jika ada) 组别 (如有) :	Specimen Signature Tandatangan Specimen *签名样本*

(i) OCBC Business Internet Banking User
Pengguna Perbankan Internet Perniagaan
商业互联网银行用户

☑

* **Select 1 Business Internet Banking package** Pilih 1 pakej Perbankan Internet Perniagaan *请选择一个商业互联网银行配套*

○ **Basic Plus (Sole Proprietor / Single Director only)** Pemilik Tunggal / Pengarah Tunggal sahaja *仅限个体经营者/单一董事公司*
- ☑ View statement Melihat penyata *查看结单*
- ☑ Create & Approve Transaction Membuat dan meluluskan transaksi *创建和批准交易*
- ☑ Book Forex (FX) Tempah pertukaran asing *预定外汇合同*

○ **Classic 1 (1 creator + 1 approver)** 1 pembuat + 1 pelulus 1 *创建者*+ 1 *批准者*

If Classic 1 is selected, please fill in next page for Personnel 1
Jika Classic 1 dipilih, sila isi halaman seterusnya untuk Personel 1. *如果选择 Classic 1，请填写下一页的人员 1 信息*
- ☑ View statement Melihat penyata *查看结单*
- ☑ Book Forex (FX) Tempah pertukaran asing *预定外汇合同*
- ☐ Create Transaction Membuat transaksi *创建交易*
- ☐ Approve Transaction Meluluskan transaksi *批准交易*
- ☑ Administrator Pentadbir *管理员*

○ **Classic 2 (1 creator + 2 approver)** 1 pembuat + 2 pelulus 1 *创建者*+ 2 *批准者*

If Classic 2 is selected, please fill in next 2 pages for Personnel 1 & 2
Jika Classic 2 dipilih, sila isi 2 halaman seterusnya untuk Personnel 1 & 2. *如果选择 Classic 2,请填写下两页的人员1&2信息*
- ☑ View statement Melihat penyata *查看结单*
- ☑ Book Forex (FX) Tempah pertukaran asing *预定外汇合同*
- ☐ Create Transaction Membuat transaksi *创建交易*
- ☐ Approve Transaction Meluluskan transaksi *批准交易*
- ☑ Administrator Pentadbir *管理员*

(ii) eAlerts User Pengguna eAlerts eAlerts *用户*	☐	☐ Email E-mel 电邮 ☐ SMS 短信 Note: only applicable for MY or SG registered mobile number Nota: Hanya terpakai untuk nombor telefon bimbit yang didaftarkan di MY atau SG. *注：仅适用于马来西亚（MY）或新加坡（SG）注册的手机号码。*
(iii) Business Debit Card (BDC) holder Pemegang Kad Debit Perniagaan *企业借记卡持卡人*	☑	☐ Allow online purchase Benarkan pembelian dalam talian*允许线上消费* As the BDC holder named above, I have been duly authorised by the Applicant to operate the MYR Current Account by using the BDC. I agree and undertake to use the BDC within the daily limits set out under section 3A above, and in due compliance with the Declaration & Agreement by Cardholder(s) as may be revised and updated from time to time and is accessible on OCBC's website. Sebagai pemegang BDC yang dinyatakan di atas, saya telah diberi kuasa oleh Pemohon untuk mengendalikan Akaun Semasa MYR menggunakan BDC. Saya bersetuju untuk menggunakan BDC mengikut had harian di bawah seksyen 3A dan mematuhi Deklarasi & Perjanjian Pemegang Kad yang boleh disemak dari semasa ke semasa di *laman web OCBC*. *作为上述所列的* BDC *持卡人，我已获得申请人的正式授权，使用* BDC *操作该马来西亚令吉（*MYR*）往来账户。我同意并承诺遵守在上文第*3A *条所设定的每日限额内使用*BDC*，并严格遵守不时修订及更新、且可于华侨 银行（* OCBC*）官方网站查阅的《持卡人声明与协议》。* Signature of Cardholder Date

	Personnel 1 *Kakitangan 1 人员 1*		
Name *(as per NRIC)* *Nama 姓名*		NRIC / Passport No *No. Kad Pengenalan / Pasport* *身份证 / 护照号码*	
Mobile No. *No. Telefon Bimbit* *手机号码*	+ eg. 601234567890	Email Address *Alamat Emel* *电子邮件地址*	
Business No. *(if any)* *No. Telefon Perniagaan (jika ada)* *商商务电话(如有):*	+ eg. 601234567890	Nationality *Kewarganegaraan 国籍*	○ Malaysia *马来西亚* ○ Others. Please specify : *Lain-lain (sila nyatakan):* *其他（请注明）:*
Occupation *Jawatan 职位*			

Beneficial Owner *Pemilik Benefisial* *最终受益人*	☐	* Residential Address *Alamat Kediaman 居住地址*: ○ As per NRIC *Seperti dalam NRIC 如同身份证* ○ Others, please specify *Lain-lain (sila nyatakan) 其他（请注明）* :	* Residency Status *Status Kediaman 居住地位*: ○ Resident *Pemastautin 居民* ○ Non-resident *Bukan Pemastautin 非居民*
Authorised Signatory *Penandatangan yang Diberi Kuasa* *授权签署人*	☐	Signing Limit *(if any) Had Tandatangan (jika ada)* 签署权限限额 (如有): Group *(if any) Kumpulan (jika ada)* 组别 (如有):	*Specimen Signature Tandatangan Specimen 签名样本*

(i) OCBC Business Internet Banking User *Pengguna Perbankan Internet Perniagaan* *商业互联网银行用户*	☐	**Basic Plus (Sole Proprietor / Single Director only)** *Pemilik Tunggal / Pengarah Tunggal sahaja 仅限个体经营者/单一董事公司* ☑ View statement *Melihat penyata 查看结单* ☑ Book Forex (FX) *Tempah pertukaran asing 预定外汇合同*
		Classic 1 (1 creator + 1 approver) *1 pembuat + 1 pelulus 1 创建者+ 1 批准者* ☑ View statement *Melihat penyata 查看结单* ☑ Book Forex (FX) *Tempah pertukaran asing 预定外汇合同* ☐ Create Transaction *Membuat transaksi 创建交易* ☐ Approve Transaction *Meluluskan transaksi 批准交易* ☑ Administrator *Pentadbir 管理员*
		Classic 2 (1 creator + 2 approver) *1 pembuat + 2 pelulus 1 创建者+ 2 批准者* If Classic 2 is selected, please fill in next page for Personnel 2 *Jika Classic 2 dipilih, sila isi halaman seterusnya untuk Personnel 2. 如果选择Classic 2 请填写下两面的人员2信息* ☑ View statement *Melihat penyata 查看结单* ☑ Book Forex (FX) *Tempah pertukaran asing 预定外汇合同* ☐ Create Transaction *Membuat transaksi 创建交易* ☐ Approve Transaction *Meluluskan transaksi 批准交易* ☑ Administrator *Pentadbir 管理员*
(ii) eAlerts User Pengguna eAlerts eAlerts *用户*	☐	☐ Email E-mel 电邮 ☐ SMS 短信 Note: only applicable for MY or SG registered mobile number Nota: Hanya terpakai untuk nombor telefon bimbit yang didaftarkan di MY atau SG. 注：仅适用于马来西亚（MY）或新加坡（SG）注册的手机号码。
(iii) Business Debit Card (BDC) holder Pemegang Kad Debit Perniagaan *企业借记卡持卡人*	☐	☐ Allow online purchase Benarkan pembelian dalam talian*允许线上消费* As the BDC holder named above, I have been duly authorised by the Applicant to operate the MYR Current Account by using the BDC. I agree and undertake to use the BDC within the daily limits set out under section 3A above, and in due compliance with the Declaration & Agreement by Cardholder(s) as may be revised and updated from time to time and is accessible on OCBC's website. Sebagai pemegang BDC yang dinyatakan di atas, saya telah diberi kuasa oleh Pemohon untuk mengendalikan Akaun Semasa MYR menggunakan BDC. Saya bersetuju untuk menggunakan BDC mengikut had harian di bawah seksyen 3A dan mematuhi Deklarasi & Perjanjian Pemegang Kad yang boleh disemak dari semasa ke semasa di laman web OCBC.*作为上述所列的 BDC持卡人，我已获得申请人的正式授权，使用 BDC操作该马来西亚令吉（MYR）往来账户。我同意并承诺遵守在上文第 3A条所设定的每日限额内使用 BDC，并严格遵守不时修订及更新、且可于华侨银行（OCBC）官方网站查阅的《持卡人声明与协议》。* Signature of Cardholder Date

	Personnel 2 Kakitangan 2 *人员 2*		
Name (as per NRIC) Nama *姓名*		NRIC / Passport No No. Kad Pengenalan / Pasport *身份证 / 护照号码*	
Mobile No. No. Telefon Bimbit *手机号码*	+ eg. 601234567890	Email Address Alamat Emel *电子邮件地址*	
Business No. (if any) No. Telefon Perniagaan (jika ada) *商商务电话(如有):*	+ eg. 601234567890	Nationality Kewarganegaraan *国籍*	○ Malaysia *马来西亚* ○ Others. Please specify : *Lain-lain (sila nyatakan):* *其他（请注明）:*
Occupation Jawatan *职位*			

Beneficial Owner Pemilik Benefisial *最终受益人*	☐	* Residential Address Alamat Kediaman *居住地址* : ○ As per NRIC Seperti dalam NRIC *如同身份证* ○ Others, please specify *Lain-lain (sila nyatakan) 其他（请注明）* :	* Residency Status Status Kediaman *居住地位* : ○ Resident Pemastautin *居民* ○ Non-resident Bukan Pemastautin *非居民*
Authorised Signatory Penandatangan yang Diberi Kuasa *授权签署人*	☐	Signing Limit (if any) Had Tandatangan (jika ada) 签署权限限额 (如有) : Group (if any) Kumpulan (jika ada) 组别 (如有) :	Specimen Signature Tandatangan Specimen *签名样本*

(i) OCBC Business Internet Banking User Pengguna Perbankan Internet Perniagaan *商业互联网银行用户*	☐	**Basic Plus (Sole Proprietor / Single Director only)** Pemilik Tunggal / Pengarah Tunggal sahaja *仅限个体经营者/单一董事公司* ☑ View statement Melihat penyata *查看结单* ☑ Book Forex (FX) Tempah pertukaran asing *预定外汇合同* **Classic 1 (1 creator + 1 approver)** 1 pembuat + 1 pelulus 1 *创建者+ 1 批准者* ☐ View statement Melihat penyata *查看结单* ☐ Book Forex (FX) Tempah pertukaran asing *预定外汇合同* ☐ Create Transaction Membuat transaksi *创建交易* ☐ Approve Transaction Meluluskan transaksi *批准交易* ☐ Administrator Pentadbir *管理员* **Classic 2 (1 creator + 2 approver)** 1 pembuat + 2 pelulus 1 *创建者+ 2 批准者* ☑ View statement Melihat penyata *查看结单* ☑ Book Forex (FX) Tempah pertukaran asing *预定外汇合同* ☐ Create Transaction Membuat transaksi *创建交易* ☐ Approve Transaction Meluluskan transaksi *批准交易* ☑ Administrator Pentadbir *管理员*
(ii) eAlerts User Pengguna eAlerts eAlerts *用户*	☐	☐ Email E-mel 电邮 ☐ SMS 短信 Note: only applicable for MY or SG registered mobile number Nota: Hanya terpakai untuk nombor telefon bimbit yang didaftarkan di MY atau SG. 注：仅适用于马来西亚（MY）或新加坡（SG）注册的手机号码。
(iii) Business Debit Card (BDC) holder Pemegang Kad Debit Perniagaan *企业借记卡持卡人*	☐	☐ Allow online purchase Benarkan pembelian dalam talian *允许线上消费* As the BDC holder named above, I have been duly authorised by the Applicant to operate the MYR Current Account by using the BDC. I agree and undertake to use the BDC within the daily limits set out under section 3A above, and in due compliance with the Declaration & Agreement by Cardholder(s) as may be revised and updated from time to time and is accessible on OCBC's website. Sebagai pemegang BDC yang dinyatakan di atas, saya telah diberi kuasa oleh Pemohon untuk mengendalikan Akaun Semasa MYR menggunakan BDC. Saya bersetuju untuk menggunakan BDC mengikut had harian di bawah seksyen 3A dan mematuhi Deklarasi & Perjanjian Pemegang Kad yang boleh disemak dari semasa ke semasa di laman web OCBC. *作为上述所列的 BDC持卡人，我已获得申请人的正式授权，使用 BDC操作该马来西亚令吉（MYR）往来账户。我同意并承诺遵守在上文第 3A条所设定的每日限额内使用 BDC，并严格遵守不时修订及更新、且可于华侨银行（OCBC）官方网站查阅的《持卡人声明与协议》。* Signature of Cardholder Date

	Personnel ( ) Kakitangan ( ) *人员 ( )* For subsequent personnel, please indicate sequential number Untuk kakitangan seterusnya, sila nyatakan nombor mengikut turutan *对于后续人员，请注明顺序编号*
	If there is additional personnel, you may duplicate this page. Jika terdapat kakitangan tambahan, anda boleh gandakan halaman ini. *如果有额外人员，您可以复制此页。*

Name (as per NRIC) Nama *姓名*		NRIC / Passport No No. Kad Pengenalan / Pasport *身份证 / 护照号码*	
Mobile No. No. Telefon Bimbit *手机号码*	+ eg. 601234567890	Email Address Alamat Emel *电子邮件地址*	
Business No. (if any) No. Telefon Perniagaan (jika ada) *商商务电话(如有):*	+ eg. 601234567890	Nationality Kewarganegaraan *国籍*	○ Malaysia *马来西亚* ○ Others. Please specify : *Lain-lain (sila nyatakan):* *其他（请注明）：*
Occupation			

Beneficial Owner Pemilik Benefisial *最终受益人*	☐	* Residential Address Alamat Kediaman *居住地址* : ○ As per NRIC Seperti dalam NRIC *如同身份证* ○ Others, please specify : *Lain-lain (sila nyatakan) 其他（请注明）*	* Residency Status Status Kediaman *居住地位* : ○ Resident Pemastautin *居民* ○ Non-resident Bukan Pemastautin *非居民*
Authorised Signatory Penandatangan yang Diberi Kuasa *授权签署人*	☐	Signing Limit (if any) Had Tandatangan (jika ada) 签署权限限额 (如有) : Group (if any) Kumpulan (jika ada) 组别 (如有) :	Specimen Signature Tandatangan Specimen *签名样本*
(i) OCBC Business Internet Banking User Pengguna Perbankan Internet Perniagaan *商业互联网银行用户*	☐	**Basic Plus (Sole Proprietor / Single Director only)** Pemilik Tunggal / Pengarah Tunggal sahaja *仅限个体经营者/单一董事公司* ☑ View statement Melihat penyata *查看结单* ☑ Book Forex (FX) Tempah pertukaran asing *预定外汇合同* **Classic 1 (1 creator + 1 approver)** 1 pembuat + 1 pelulus 1 *创建者+ 1 批准者* ☐ View statement Melihat penyata *查看结单* ☐ Book Forex (FX) Tempah pertukaran asing *预定外汇合同* ☐ Create Transaction Membuat transaksi *创建交易* ☐ Approve Transaction Meluluskan transaksi *批准交易* ☐ Administrator Pentadbir *管理员* **Classic 2 (1 creator + 2 approver)** 1 pembuat + 2 pelulus 1 *创建者+ 2 批准者* ☐ View statement Melihat penyata *查看结单* ☐ Book Forex (FX) Tempah pertukaran asing *预定外汇合同* ☐ Create Transaction Membuat transaksi *创建交易* ☐ Approve Transaction Meluluskan transaksi *批准交易* ☐ Administrator Pentadbir *管理员*	
(ii) eAlerts User Pengguna eAlerts eAlerts *用户*	☐	☐ Email E-mel 电邮 ☐ SMS 短信 Note: only applicable for MY or SG registered mobile number Nota: Hanya terpakai untuk nombor telefon bimbit yang didaftarkan di MY atau SG. 注：仅适用于马来西亚（MY）或新加坡（SG）注册的手机号码。	
(iii) Business Debit Card (BDC) holder Pemegang Kad Debit Perniagaan *企业借记卡持卡人*	☐	☐ Allow online purchase Benarkan pembelian dalam talian *允许线上消费* As the BDC holder named above, I have been duly authorised by the Applicant to operate the MYR Current Account by using the BDC. I agree and undertake to use the BDC within the daily limits set out under section 3A above, and in due compliance with the Declaration & Agreement by Cardholder(s) as may be revised and updated from time to time and is accessible on OCBC's website. Sebagai pemegang BDC yang dinyatakan di atas, saya telah diberi kuasa oleh Pemohon untuk mengendalikan Akaun Semasa MYR menggunakan BDC. Saya bersetuju untuk menggunakan BDC mengikut had harian di bawah seksyen 3A dan mematuhi Deklarasi & Perjanjian Pemegang Kad yang boleh disemak dari semasa ke semasa di laman web OCBC. *作为上述所列的 BDC持卡人，我已获得申请人的正式授权，使用 BDC操作该马来西亚令吉（MYR）往来账户。我同意并承诺遵守在上文第 3A条所设定的每日限额内使用 BDC，并严格遵守不时修订及更新、且可于华侨银行（OCBC）官方网站查阅的《持卡人声明与协议》。*	Signature of Cardholder Date

❻ Contact Person *(Authorised to receive and give instruction on customer information)*

Orang Hubungan (Diberi kuasa untuk menerima dan memberi arahan berhubung maklumat pelanggan) *联络人 (获授权接收及就客户信息作出指示)*

The Applicant has duly authorised the individuals below to receive any customer information of the Applicant and to give instructions to OCBC relating to the accounts and services applied for under this Application Form.
Pemohon dengan ini telah memberi kuasa kepada individu-individu di bawah untuk menerima sebarang maklumat pelanggan milik Pemohon dan untuk memberikan arahan kepada OCBC berhubung akaun serta perkhidmatan yang dipohon di bawah Borang Permohonan ini.
申请人已正式授权以下人员代表申请人接收任何客户资料，并就本申请表项下所申请的账户和服务向华侨银行（OCBC）发出指示。

* **Primary Contact Person & Velocity Contact Person :** Individual Hubungan Utama & Individual Hubungan Velocity *主要联络人* & Velocity *联络人*	**Second Contact Person :** Individual Hubungan Kedua *第二联络人*
○ Key Person — Individual Utama (Wajib) *主要负责人*	○ Key Person — Individual Utama *主要负责人*
○ Personnel 1 — Kakitangan 1 *人员 1*	○ Personnel 1 — Kakitangan 1 *人员 1*
○ Personnel ( ) — Kakitangan ( ) *人员 ( )*	○ Personnel ( ) — Kakitangan ( ) *人员 ( )*
○ Others. Please specify : *Lain-lain (sila nyatakan) 其他（请注明）*	○ Others. Please specify :

Name : Nama *姓名*		Name : Nama *姓名*	
NRIC / Passport No : No. Kad Pengenalan / Pasport *身份证 / 护照号码*		NRIC / Passport No : No. Kad Pengenalan / Pasport *身份证 / 护照号码*	
Mobile No : No. Telefon Bimbit *手机号码*	+ eg. 601234567890	Mobile No : No. Telefon Bimbit *手机号码*	+ eg. 601234567890
Business No. (if any) No. Telefon Perniagaan (jika ada) *商商务电话(如有):*	+ eg. 601234567890	Business No. (if any) No. Telefon Perniagaan (jika ada) *商商务电话(如有):*	+ eg. 601234567890
Email : Emel *电子邮件*		Email : Emel *电子邮件*	

❼ Appointment of Individuals with Power and Authority to transact in foreign exchange on behalf of the Applicant

Pelantikan Individu dengan Kuasa dan Wewenang untuk Melakukan Urus Niaga Pertukaran Asing bagi Pihak Pemohon
代表申请人进行外汇交易的授权人员委任

The Applicant has duly authorised the individuals below (in addition to the Authorised Persons / Authorised Signatories) to transact in foreign exchange.
Pemohon dengan ini telah memberi kuasa kepada individu-individu di bawah (sebagai tambahan kepada Individu yang Diberi Kuasa / Penandatangan yang Diberi Kuasa) untuk menjalankan urus niaga dalam pertukaran asing.
申请人已正式授权以下人员（除已授权人员/授权签署人之外）代表申请人进行外汇交易.

	Name *Nama 姓名*	**NRIC / Passport No.** *身份证/ 护照号码*	**Designation** *Jawatan 职位/ 职称*
1.			
2.			
3.			

❽ Declaration and Consent Perisytiharan dan Persetujuan *声明与同意*

A. * **Information on the Applicant** Maklumat mengenai pemohon *申请人信息*

○ The Applicant consents, and represents and warrants that it has obtained/will obtain the consent of the Authorised Person(s), Authorised Signatory(ies) and Authorised User(s) appointed from time to time, to disclose their contact details (excluding the information relating to the Applicant's affairs or accounts) to OCBC Group* and third party service providers with whom the Bank has entered into commercial relationship for marketing and promotion of products and services distributed by the OCBC Group*, which may be of interest to the Applicant.
The Applicant may at any time withdraw such consent.
Pemohon bersetuju, dan mengesahkan serta menjamin bahawa ia telah/akan mendapatkan persetujuan daripada Individu yang Dibenarkan, Penandatangan yang Dibenarkan dan Pengguna yang Dibenarkan yang dilantik dari semasa ke semasa, untuk mendedahkan maklumat hubungan mereka (tidak termasuk maklumat berkaitan urusan atau akaun Pemohon) kepada Kumpulan OCBC* dan penyedia perkhidmatan / rakan kongsi pihak ketiga bagi tujuan pemasaran produk dan perkhidmatan yang diedarkan oleh Kumpulan OCBC*, yang mungkin menarik minat Pemohon. Pemohon boleh menarik balik persetujuan ini pada bila-bila masa.
*申请人同意并声明及保证其已获得/将获得授权人、授权签署人和授权用户的同意，允许华侨银行集团*及第三方服务提供商/合作伙伴,为其分销的产品和服务进行营销时，披露其联系方式(不包括涉及公司/事务所/企业事务或账户的信息)。申请人可随时撤销此同意。*

○ The Applicant does not consent to disclose its contact details for marketing of any product or service.
Pemohon tidak bersetuju untuk mendedahkan maklumat hubungan bagi tujuan pemasaran mana-mana produk atau perkhidmatan.
申请人不同意披露其联系方式用于任何产品或服务的营销

*OCBC Group means OCBC Bank (Malaysia) Berhad and its related corporations in Malaysia.
*Kumpulan OCBC bermaksud OCBC Bank (Malaysia) Berhad dan syarikat berkaitannya di Malaysia.
**华侨银行集团是指华侨银行(马来西亚)有限公司及其在马来西亚的相关机构。*

○ The Applicant acknowledges that it was referred or introduced to apply for OCBC's products and services by the referrer or introducer ("Referrer"). The Applicant hereby consents to and authorises OCBC to disclose to the Referrer, the status of the Applicant's application(s) to open account and/or for banking facilities (whether such applicant(s) is or are approved, rejected, aborted or cancelled, without reasons), for the purpose for OCBC to give effect to the Referral Programme terms and conditions between OCBC and the Referrer (such as the computation and payment of any cash rebate, incentive or referral fee, as the case may be).
Pemohon mengakui bahawa ia telah dirujuk atau diperkenalkan untuk memohon produk dan perkhidmatan OCBC oleh perujuk atau pengenal ("Perujuk"). Pemohon dengan ini mengizinkan dan memberi kuasa kepada OCBC untuk mendedahkan status permohonan Pemohon untuk membuka akaun dan/atau untuk kemudahan perbankan kepada Perujuk (sama ada permohonan tersebut diluluskan, ditolak, terbatal atau dibatalkan, tanpa menyatakan alasan), bagi tujuan OCBC melaksanakan terma dan syarat Program Rujukan antara OCBC dan Perujuk (seperti pengiraan dan pembayaran sebarang rebat tunai, insentif atau yuran rujukan, mengikut mana yang berkenaan).
申请人确认，其是由推荐人或介绍人（"推荐人"）推荐或介绍申请华侨银行的产品和服务。申请人特此同意并授权华侨银行向推荐人披露申请人开户及/或银行信贷便利的申请状态（无论该申请是被批准、拒绝、中止或取消，且无需说明理由），旨在让华侨银行履行与推荐人之间的推荐计划条款与细则（例如由华侨银行计算及支付任何现金回扣、奖励或推荐费，视情况而定）。

B. **Politically Exposed Person (PEP) Declaration** Perisytiharan PEP *政治公众人物声明*

Politically Exposed Person ("PEP") means a natural person who is or has been entrusted with prominent public functions (in Malaysia or a foreign country) or entrusted with prominent public function by an international organization (e.g. members of senior management such as directors, deputy directors and members of the board or equivalent functions)
Individu Berprofil Politik ("PEP") bermaksud seseorang individu yang sedang atau pernah diberi amanah untuk memegang jawatan awam yang penting (di Malaysia atau negara asing) atau diberi amanah oleh organisasi antarabangsa (contohnya ahli pengurusan kanan seperti pengarah, timbalan pengarah dan ahli lembaga atau jawatan setara)
政治公众人物（"PEP"）指在马来西亚或外国被委以重要公共职能的人，或被国际组织委以重要公共职能的人（例如高级管理人员，如董事、副董事及董事会成员或同等职能）。

No. No. *序号*	**Name of Ultimate Beneficial Owner (UBO), Sole Authorised Signatory / Sole Authorised Director with connection to the public official** Nama Pemilik Benefisial Muktamad (UBO), Penandatangan Tunggal yang Diberi Kuasa / Pengarah Tunggal yang Diberi Kuasa yang mempunyai hubungan dengan pegawai awam *与公职人员有联系的最终受益人、唯一授权签署人/唯一授权董事的姓名*	**Describe the function / office held and relation to / connection with the public official** Nyatakan jawatan / fungsi yang dipegang dan hubungan / kaitan dengan pegawai awam *描述所担任的职务及与公职人员的关系/联系*

C. Special Interest Person (SIP) / Special Interest Entity (SIE) Declaration Perisytiharan SIP /SIE *特殊利益人士声明*

○ I/We, including my/our immediate family** do not have any pending criminal proceedings, and have not been convicted within or outside Malaysia of any offence, in particular but not limited to any acts involving fraud, dishonesty or for consumption or possession of prohibited drugs or money laundering or terrorism financing or unlawful activities.
Saya/Kami, termasuk keluarga terdekat saya/kami, tidak mempunyai sebarang prosiding jenayah yang sedang berjalan, dan tidak pernah disabitkan kesalahan di dalam atau di luar Malaysia bagi sebarang kesalahan, khususnya tetapi tidak terhad kepada sebarang perbuatan melibatkan penipuan, ketidakjujuran atau bagi penggunaan atau pemilikan dadah terlarang atau pengubahan wang haram atau pembiayaan keganasan atau aktiviti haram.
我/我们，包括我/我们的直系亲属，没有任何正在进行的刑事诉讼，并且在马来西亚境内或境外未曾因任何罪行被定罪，尤其但不限于涉及欺诈、不诚实行为或使用或持有违禁药物、洗钱、恐怖主义融资或非法活动的行为。

○ If YES, please specify the year of offence Jika YA, sila nyatakan tahun kesalahan *如果有，请注明违法年份:*

**Immediate family refers to Keluarga terdekat merujuk kepada *直系家庭成员是指:*
- Parents / step-parents ibu bapa / ibu bapa tiri *父母 / 继父母*
- Siblings / step-siblings / adopted siblings Adik-beradik / adik-beradik tiri / adik-beradik angkat *兄弟姐妹 / 继兄弟姐妹 / 养兄弟姐妹*
- Children / step-children / adopted children Anak / anak tiri / anak angkat *子女 / 继子女 / 养子女*
- Spouse Pasangan *配偶*
- Spouse's parents / step-parents ibu bapa pasangan / ibu bapa tiri pasangan *配偶的父母 / 继父母*

❾ Foreign Account Tax Compliance Act (FATCA)/ Common Reporting Standard (CRS)
Akta Pematuhan Cukai Akaun Asing / Standard Pelaporan Bersama 外国账户税务合规法案 / 通用报告标准

A. * Tax residency of the Applicant
Kediaman cukai pemohon
申请人的税务居民身份

	Action Tindakan *行动*
☐ Malaysia *马来西亚*	N/A
☐ United States Amerika Syarikat *美国*	please complete FATCA and CRS Self-Certification Form for Entities which can be obtained from the Bank's staff Sila lengkapkan Borang Pensijilan Kendiri FATCA dan CRS untuk Entiti yang boleh diperoleh daripada kakitangan Bank *请填写* FATCA *和* CRS *实体自我认证表格，可向银行工作人员索取*
☐ Other country. Please sepcify : *Lain-lain (sila nyatakan): 其他（请注明）:*	

B. ☐ Country of tax resident differs from (i) Country of incorporation/registration / (ii) Mailing address /(iii) Country of domicile (place of business) please complete FATCA and CRS Self-Certification Form for Entities which can be obtained from the Bank's staff
Negara mastautin cukai adalah berbeza daripada: (i) Negara pemerbadanan/pendaftaran / (ii) Alamat surat-menyurat / (iii) Negara domisil (tempat urusan perniagaan) Sila lengkapkan Borang Pensijilan Kendiri FATCA dan CRS untuk Entiti yang boleh diperoleh daripada kakitangan Bank
税务居民所属国家 / 地区与以下任何一项不一致：(i) *注册成立 / 登记的国家或地区；*(ii) *通讯邮寄地址；或* (iii) *住所地国家或地区（营业地点）请填写* FATCA *和* CRS *实体自我认证表格，可向银行工作人员索取*

C. Select one of the below that best fits the Applicant: Pilih salah satu di bawah yang paling sesuai dengan Pemohon: *请选择以下最符合申请人的选项*:

○ **Active** Aktif *主动收入*

50% or more of its revenue is generated from business operations eg wholesale trade, Food & Beverage, retail sales or professional services
50% atau lebih daripada hasilnya dijana daripada operasi perniagaan contohnya perdagangan borong, makanan dan minuman, jualan runcit atau perkhidmatan professional
50% *或以上的收入来自业务运营，例如批发贸易、餐饮、零售销售或专业服务*

○ **Passive** Pasif *被动收入*

50% or more of its revenue is generated from passive income eg through investments, rental income, dividends, royalties.
50% atau lebih daripada hasilnya dijana daripada pendapatan pasif contohnya melalui pelaburan, pendapatan sewa, dividen, royalti
50% *或以上的收入来自被动收入，例如投资、租金收入、股息、版税*

(please complete FATCA and CRS Self-Certification Form for Entities which can be obtained from the Bank's staff)
(Sila lengkapkan Borang Pensijilan Kendiri FATCA dan CRS untuk Entiti yang boleh diperoleh daripada kakitangan Bank)
（请填写 FATCA *和* CRS *实体自我认证表格，可向银行工作人员索取）*

*If the Applicant is liable for any tax payable outside Malaysia, please complete FATCA and CRS Self-Certification Form for Entities which can be obtained from the Bank's staff.
Sekiranya Pemohon bertanggungan terhadap sebarang cukai yang perlu dibayar di luar Malaysia, sila lengkapkan Borang Pensijilan Kendiri FATCA dan CRS bagi Entiti yang boleh diperolehi daripada kakitangan Bank.
如申请人须就马来西亚以外的任何税款承担纳税责任，请填写适用于实体的 FATCA *与* CRS *自我认证表格，该表格可向银行职员索取。*

*If the Applicant is a sole proprietorship owned by individual, please complete the OCBC Individual Self-Certification Form.
Sekiranya Pemohon adalah pemilik tunggal milik individu, sila lengkapkan Borang Pensijilan Kendiri Individu OCBC.
如申请人是个人独资企业，请填写 OCBC *个人自我认证表格。*

FOR BANK USE ONLY	
Attended by / Witnessed by :	Authorised by :

Board Resolution
Resolusi Lembaga 董事会决议

(for Sendirian Berhad / Berhad/ Limited Liability Partnership)
(untuk Sendirian Berhad / Berhad/ Perkongsian Liabiliti Terhad sahaja)
（仅使用于私人有限公司/有限公司/有限责任合伙业务）

CERTIFIED EXTRACT OF BOARD RESOLUTION FOR OPENING ACCOUNTS AND SUBSCRIPTION OF SERVICES
EKSTRAK YANG DIPERAKUI DARIPADA RESOLUSI LEMBAGA UNTUK PEMBUKAAN AKAUN DAN LANGGANAN PERKHIDMATAN
供开立账户和订阅服务的董事会决议摘要

To be filled in English. ***Borang hendaklah diisi dalam Bahasa Inggeris.*** **请以英文填写。**

Name of Company Nama Syarikat **公司名称**

Company Registration No. No. Pendaftaran Syarikat. **公司注册号码**

This is a certified extract of the resolutions duly passed:
Ini merupakan ekstrak yang diperakui daripada resolusi yang telah diluluskan:

At a meeting of the Board of Directors of the Company held on
Di mesyuarat Lembaga Pengarah Syarikat yang diadakan pada

OR ATAU 或

这是在_____年_____月_____日召开之会议上正式获得公司董事会通过的经认证决议摘要。

By a circular resolution pursuant to Article
Melalui resolusi pekeliling menurut Artikel
根据公司章程第 _____ 节通过的一项通函决议

Constitution of the Company. Perlembagaan Syarikat.

Resolved: Resolusi yang telah diluluskan: 经议决:

Appointment of Oversea-Chinese Banking Corporation Limited as banker
Pelantikan Oversea-Chinese Banking Corporation Limited sebagai Bank
委任华侨银行有限公司(Oversea-Chinese Banking Corporation Limited)为银行机构

A **RESOLVED** that Oversea-Chinese Banking Corporation Limited and its related corporations (including without limitation OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Bank Berhad) as well as their respective branches, representatives and/or agents and their successors and assigns (the "**Bank**" or "**OCBC Group**") be and it is hereby appointed banker of the Company.

MEMUTUSKAN bahawa Oversea-Chinese Banking Corporation Limited dan syarikat-syarikat berkaitannya (termasuk tetapi tidak terhad kepada OCBC Bank (Malaysia) Berhad dan OCBC Al-Amin Bank Berhad) dan juga cawangan, wakil dan/atau ejen masing-masing serta pengganti dan penerima serah haknya ("**Bank**" atau "**Kumpulan OCBC**"), adalah dan dengan ini dilantik sebagai Bank bagi Syarikat.

兹此**议决**委任华侨银行有限公司及其相关公司(包括但不限于华侨银行(马来西亚)有限公司和 OCBC Al-Amin 银行有限公司)，以及其各自的分行，代表及/或代理人及其继承人和受让人(即"银行"或"华侨银行集团")为本公司的银行机构。

Conferment of Authority on Authorised Persons 授予被授权人权限

B **RESOLVED** that the **authorised persons specified in the Appendix** hereto and acting according to the signing mandate indicated therein be and are hereby authorised on behalf of the Company (**please refer to the Appendix hereto for the authorised persons and signing conditions**):

MEMTUSKAN bahawa **orang-orang yang diberi kuasa seperti yang dinyatakan dalam** Jadual Orang Yang Dibenarkan dokumen ini dan bertindak menurut mandat tandatangan yang dinyatakan di dalamnya adalah dan dengan ini diberi kuasa bagi pihak Syarikat (**sila rujuk Jadual Orang Yang Dibenarkan dokumen ini untuk orang-orang yang diberi kuasa dan syarat-syarat tandatangan):** 兹此**议决附录中所列名**并根据在此指明之签署授权书行事的**授权人**，特此授予权限代表本公司**(有关授权人及签署条件请参阅附录)**:

Open and Close Accounts Membuka dan Menutup Akaun 开立和关闭账户

To approve and open with the Bank any number of accounts (the "**Accounts**"), now or at any time hereafter (the "**Account Applications**") for and on behalf of the Company subject to and in accordance with the terms and conditions governing such accounts, as amended from time to time by the Bank, and to execute any and all documents in connection therewith or incidental thereto, including any amendment thereto and to give instructions to close any Accounts;

Untuk meluluskan dan membuka apa jua bilangan akaun **("Akaun")** pada masa ini atau pada bila-bila masa selepas ini **("Permohonan Akaun")** untuk dan bagi pihak Syarikat tertakluk kepada dan menurut terma dan syarat yang dikenakan ke atas akaun tersebut, seperti yang dipinda dari masa ke masa

oleh Bank, dan menandatangani apa-apa dan semua dokumen yang berhubung atau berkaitan dengannya, termasuk sebarang pindaan kepadanya dan memberikan arahan untuk menutup mana-mana Akaun;
批准并开立与银行的任何账户**(“账户”)** 无论现在或将来 **(“账户申请”)**，但须遵守管制此类账户的条款和条件，而银行可不时对其进行修改，并执行与此相关或附带的任何及所有文件，包括任何修订和发出关闭任何账户的指示;

i. **Apply for Account and Banking Services Memohon Akaun dan Perkhidmatan Perbankan 申请账户和银行服务**

a. To apply for any service (the “**Services**”) in respect of or in connection with any account opened by the Company with the Bank from time to time (whether opened before or after the date of this resolution and including, without limitation, the Accounts) and provide related instructions.
Untuk memohon apa-apa perkhidmatan (“Perkhidmatan”) berhubung dengan atau berkaitan mana-mana akaun yang dibuka oleh Syarikat dengan Bank dari masa ke masa (sama ada dibuka sebelum atau selepas tarikh resolusi ini dan termasuk tidak terhad kepada Akaun-akaun) dan memberikan arahan yang berkenaan.
申请任何本公司在银行开立之任何账户(无论在本决议日期之前或之后开立，包括但不限于该账户)下或与其有关的任何服务**(该“服务”)**，并给予相关的指示

For the avoidance of doubt, the Services shall include without limitation:
Untuk mengelakkan keraguan, Perkhidmatan tersebut adalah termasuk tetapi tidak terhad kepada:
为避免疑义，该服务应包括但不限于:

- custodial services perkhidmatan penjagaan 托管服务
- electronic services perkhidmatan elektronik 电子服务
- cash management services perkhidmatan pengurusan tunai现金管理服务
- remittance and payment services perkhidmatan kiriman dan pembayaran 汇款和支付服务
- trade related services perkhidmatan berkaitan perdagangan 贸易相关服务
- any other services or transactions apa-apa perkhidmatan atau transaksi lain 任何其他服务或交易

and in each case include without limitation, electronic banking channels and/or platforms, SWIFT services, services relating to quick response code functionalities, and access credentials that allow the holder (whether or not associated with the Company) to access and/or receive information in relation to the Company or any Accounts and/or operate any Accounts (including without limitation to give instructions).
dan dalam setiap kes termasuk tetapi tidak terhad kepada saluran dan/atau platform perbankan elektronik, perkhidmatan SWIFT, perkhidmatan berkaitan fungsi kod tindak balas pantas, dan bukti kelayakan akses yang membenarkan pemegang (sama ada berkaitan dengan Syarikat atau tidak) untuk mengakses dan/atau menerima maklumat berkaitan dengan Syarikat atau mana-mana Akaun dan/atau mengendalikan sebarang Akaun (termasuk dan tidak terhad kepada memberikan arahan).
并且包括但不限于，电子银行管道及/或平台，SWIFT服务，与快速回应代码功能相关的服务，以及任何允许持有人(无论是否与公司有关)访问及/或接收与本公司或任何账户的信息及/或操作任何账户(包括但不限于发出指示)的访问凭证。

b. To authorise the Bank to act on and accept as duly signed for the Company any application (“**Services Application**”) (subject to and in accordance with the Bank’s terms and conditions set out in such application) and all other documents requested by the Bank in connection with or incidental to the transaction or provision of such services (including without limitation the operation of accounts in any manner other than by original written signature, such as by facsimile transmission, electronic means or otherwise and the use of Personal Identification Numbers (PINs), telephones, computer terminals or other means) and in this connection to deliver to the Bank, on behalf of the Company, guarantees or indemnities or any other security in form and substance acceptable to the Bank, if the same are signed by **the authorised persons specified in the Appendix** hereto and acting according to the signing mandate indicated therein provided always that, if the Bank receives any instructions which appear to the Bank to be ambiguous or conflicting, the Bank may choose not to act upon them (even if it would result in any loss, without the Bank being liable in any way) until the Bank receives clear and definitive instructions from the Company.
Untuk memberi kuasa kepada Bank untuk bertindak dan menerima sebagaimana yang telah ditandatangani dengan sewajarnya bagi pihak Syarikat, apa-apa permohonan **(“Permohonan Perkhidmatan”)** (tertakluk kepada dan menurut terma dan syarat Bank yang ditetapkan di dalam permohonan sedemikian) dan semua dokumen lain yang diminta oleh Bank yang berhubung atau berkaitan dengan transaksi atau penyediaan perkhidmatan sedemikian (termasuk tetapi tidak terhad kepada pengendalian akaun dengan cara selain daripada tandatangan bertulis asal, seperti penghantaran faksimile, kaedah elektronik atau selainnya dan penggunaan Nombor Pengenalan Peribadi (PIN), telefon, terminal komputer atau kaedah lain) dan sehubungan dengan itu memberikan kepada Bank bagi pihak Syarikat, jaminan atau indemniti atau sebarang sekuriti dalam apa jua bentuk atau kaedah yang diterima oleh Bank, jika dokumen tersebut ditandatangani oleh **orang-orang yang diberi kuasa yang dinyatakan di dalam Jadual Orang Yang Dibenarkan** dokumen ini dan bertindak menurut mandat tandatangan yang dinyatakan di dalamnya dengan syarat pada setiap masa, bahawa jika Bank menerima arahan yang pada pandangan Bank kelihatan tidak jelas atau boleh dipertikaikan, Bank boleh membuat keputusan untuk tidak bertindak mengikut arahan tersebut (walaupun arahan tersebut mungkin menyebabkan sebarang kerugian, di mana Bank tidak menanggung sebarang bentuk liabiliti) sehingga Bank menerima arahan yang jelas dan muktamad daripada Syarikat.
授权银行执行并接受公司签署的任何申请**(“账户申请”)(**须遵守并符合银行在该申请中所列的条款和条件)，以及银行就交易或提供此类服务而要求的所有其他文件(包括但不限于以原始书面签名以外的任何方式，例如通过传真，电子方式或其他方式以及使用个人识别号码(PINs)，电话，电脑终端或其他方式)来操作账户，并就此代表本公司向银行提供担保或赔偿或任何其他形式和内容上银行可接受的担保，若上述担保是由**附录中指定的被授权人**签署并根据其中所指明的签署授权行事，若银行收到任何对银行而言显得模糊或相互冲突的指示，银行可选择不受理这些指示(即使这会导致任何损失，银行对此不承担任何责任)，直至银行收到本公司的清晰和明确的指示为止。

ii. **Appointment of Authorised Users of the Respective Services Pelantikan Pengguna Diberi Kuasa Bagi Perkhidmatan Yang Berkenaan**
任命授权用户使用相关服务的授权

To **appoint**, **certify** and **confirm** to the Bank in the respective Services Applications or any letter of instruction the names of the person(s) (whether or not associated with the Company), their particulars and the offices respectively held by them, together with specimens of their signatures who are appointed as the **Authorised Users** of the respective Services subject to the terms and conditions governing such Services and who are authorised to access and/or receive information relating to the Company or any Account and/or operate any Account (including without limitation to give instructions), and the Bank shall be authorised to act on and accept any instructions given, and transactions entered into by any of the **Authorised Users** for and in connection with such Service(s), subject to and in accordance with the Bank's terms and conditions governing such Services, by original written signature, by facsimile transmission, electronic means or otherwise and the use of access credentials, Personal Identification Numbers (PINs), telephones, computer terminals or other means which the Bank may permit for such Service(s) and all such instructions and transactions shall be deemed to be binding and conclusive on the Company.

Untuk **melantik**, **memperakui** dan **mengesahkan** kepada Bank bagi Permohonan Perkhidmatan yang berkenaan atau sebarang surat arahan, nama orang (sama ada berkaitan dengan Syarikat atau tidak), butiran peribadi dan jawatan yang dipegang mereka, bersama contoh tandatangan mereka yang dilantik sebagai **Pengguna Yang Diberi Kuasa** bagi Perkhidmatan yang berkenaan tertakluk kepada terma dan syarat yang berkuat kuasa ke atas Perkhidmatan tersebut dan yang diberi kuasa untuk mengakses dan/atau menerima maklumat berkaitan Syarikat atau mana-mana Akaun dan/atau mengendalikan mana-mana Akaun (termasuk tetapi tidak terhad kepada memberikan arahan), dan Bank hendaklah diberi kuasa untuk bertindak terhadap dan menerima sebarang arahan yang diberikan, dan transaksi yang dilaksanakan oleh mana-mana **Pengguna Yang Diberi Kuasa** untuk dan berhubung dengan Perkhidmatan tersebut, menurut dan tertakluk kepada terma dan syarat yang dikenakan ke atas Perkhidmatan tersebut, menerusi tandatangan bertulis asal, atau menerusi penghantaran faksimile, kaedah elektronik atau selainnya dan penggunaan bukti kelayakan akses, Nombor Pengenalan Peribadi (PIN), telefon, terminal komputer dan cara lain yang dibenarkan Bank bagi Perkhidmatan tersebut dan semua arahan dan transaksi hendaklah dianggap muktamad dan mengikat terhadap Syarikat.

在相关服务申请或任何指示函中，**委任，认证和确认**相关**用户的姓名**(无论是否与公司有关联)，其个人资料及其所担任的职位，并附上其签名样本，该指定授权用户须遵守有关该等服务的条款与条件，该人获授权访问及/或接收与本公司或任何账户相关的资讯及/或操作任何账户(包括但不限于发出指示)，银行获授权受理并接受所发出的任何指示，以及任何**授权用户**根据银行管制该等服务的条款与条件，通过原始书面签名，传真，电子方式或其他方式以及使用访问凭证，个人识别号码(PINs)，电话，电脑终端或银行可允许的其他方式进行的相关交易，所有此类指示和交易应视为对本公司具有约束力并具有最终效力。

iii. **Appointment of Authorised Signatories Pelantikan Penandatangan Yang Diberi Kuasa 委任授权签署人**

To **appoint**, **certify** and **confirm** to the Bank the names of the person(s) of the Company who are appointed as the Authorised Signatories of any accounts opened by the Company with the Bank from time to time (whether opened before or after the date of this resolution) including, without limitation, the relevant Accounts and/or Services in the respective Account Applications and/or Services Applications subject to the terms and conditions governing such accounts or services and the offices respectively held by the **Authorised Signatories**, together with specimens of their signatures and signing limits and conditions.

Untuk **melantik**, **memperakui** dan **mengesahkan** kepada Bank, nama orang daripada Syarikat yang dilantik sebagai Penandatangan Yang Diberi Kuasa bagi mana-mana akaun yang dibuka oleh Syarikat dengan Bank dari masa ke masa (sama ada dibuka sebelum atau selepas tarikh resolusi ini) termasuk, tetapi tidak terhad kepada Akaun dan/atau Perkhidmatan yang berkaitan dalam Permohonan Akaun dan/atau Permohonan Perkhidmatan yang berkenaan, tertakluk kepada terma dan syarat yang dikenakan ke atas akaun atau perkhidmatan tersebut dan jawatan yang dipegang oleh **Penandatangan Yang Diberi Kuasa**, bersama contoh tandatangan mereka dan had dan syarat tandatangan.

委任，认证和确认本公司不时在银行所开账户(不论在本决议日期之前或之后开立)，包括但不限于各账户申请及/或服务申请中所述相关账户及/或服务，但须遵守有关该等账户或服务的条款与条件之**授权签署人**的姓名和职位，并附上其签名样本和及签署限制与条件。

iv. **Verification of Specimen Signatures, Notification of Change in Authorised Persons Pengesahan Contoh Tandatangan, Notis Perubahan Orang Yang Diberi Kuasa 验证签名样本，更换授权人之通知**

To **appoint**, **certify** and **confirm** to the Bank the names of the **authorised persons specified in the Appendix** hereto, the **Authorised Users referred to in Clause B(iii)** and the **Authorised Signatories referred to in Clauses B(iv) and (C)** (collectively, the "**Authorised Persons**") and the offices respectively held by them, together with specimens of their signatures, and in case of any future change of any of the Authorised Persons or their respective signing conditions and/or limits, the fact of such change and the names of any new or replacement Authorised Person(s) (the "**New Authorised Person(s)**") and the offices respectively held by them, together with specimens of their signatures; and the Bank be, and hereby is, authorised to honour any instrument signed by any New Authorised Persons in respect of whom it has received any such certificate or certificates with the same force and effect as if said person or persons were named in the foregoing resolution in addition to or in the place of any person or persons who is/are deleted from the list of the authorised persons certified in the **Appendix** hereto or any of the Account or Service Applications.

Untuk **melantik**, **memperakui** dan **mengesahkan** kepada Bank nama **orang yang diberi kuasa yang dinyatakan dalam Jadual Orang Yang Dibenarkan** dokumen ini, **Pengguna Yang Diberi Kuasa yang dirujuk dalam Fasal B(iii)** dan **Penandatangan Yang Diberi Kuasa yang dirujuk dalam Fasal B(iv) dan (C)** (secara bersama "**Orang Yang Diberi Kuasa**") dan jawatan yang dipegang mereka, bersama contoh tandatangan mereka, dan sekiranya terdapat sebarang perubahan pada masa depan kepada mana-mana Orang Yang Diberi Kuasa atau syarat/had tandatangan masing-masing, maklumat tentang perubahan tersebut dan nama Orang Yang Diberi Kuasa baharu atau gantian ("**Orang Yang Diberi Kuasa Baharu")** dan jawatan yang dipegang mereka, bersama contoh tandatangan mereka; dan Bank adalah dan dengan ini diberi kuasa untuk menerima sebarang instrumen yang ditandatangani oleh mana-mana Orang Yang Diberi Kuasa Baharu, yang mana ia telah menerima perakuan tersebut, dengan kuasa dan kesan yang sama seperti orang yang dinamakan dalam resolusi di atas, sebagai tambahan atau gantian kepada mana-mana orang yang dikeluarkan daripada senarai orang yang diberi kuasa dalam **Jadual Orang Yang Dibenarkan** Dokumen ini atau mana-mana Permohonan Akaun atau Perkhidmatan.

委任，认证和确认附录中所述的授权人，第 B(iii)节所述的授权用户和**第 B(iv)节和(C)节中所述的授权签署人**(统称为"授权人")之姓名， 职位及其签名样本，若任何授权人或其各自签署条件及/或限制将来发生任何更改，则须说明该等更换之事实，新任或替换授权人**("新任授权人")**之姓名，职位及其签名样本；并仅此授权银行受理新任授权人签署的任何文件，前提是银行收到相关证书，其效力与上述决议中所述人士相同，作为附录或任何账户或服务申请中认证授权人名单中被除名者之补充或替换。

v. **Electronic Communication and Signing Komunikasi dan Tandatangan Elektronik 电子通讯和签名**

a. To communicate with the Bank by electronic mail from electronic mail addresses as may be notified to the Bank from time to time and/or to sign and execute any contracts, agreements, forms, instruments, instructions or other documents on behalf of the Company electronically ("**Electronic Communication and/or Signing**"), in respect of or in connection with the Accounts, Account Applications, Services, Services Applications, any banking or other credit facilities now or hereafter offered or granted by the Bank to the Company and/or the granting of security by the Company to the bank.
Untuk berhubung dengan Bank menerusi mel elektronik menggunakan alamat mel elektronik seperti yang dimaklumkan kepada Bank dari masa ke masa dan/atau menandatangani dan melaksanakan sebarang kontrak, perjanjian, borang, instrumen, arahan atau dokumen lain bagi pihak Syarikat secara elektronik **("Komunikasi dan/atau Tandatangan Elektronik**"), berhubung dengan atau berkenaan dengan Akaun, Permohonan Akaun, Perkhidmatan, Permohonan Perkhidmatan sebarang kemudahan perbankan atau kredit lain pada masa ini atau masa depan, yang ditawarkan atau diberikan oleh Bank kepada Syarikat dan/atau pemberian cagaran oleh Syarikat kepada bank.
使用不时通知银行的电邮地址与银行进行电邮通讯及/或代表本公司以电子方式**("电子通讯及/或签名")**签署和执行与账户，账户申请， 服务，服务申请，银行目前或未来向本公司提供或给予的其他信贷设施及/或本公司向银行提供担保的任何合约，协议，表格，文书， 指示或其他文件。

b. In respect of or in connection with Electronic Communication and/or Signing, to sign, give or deliver to the Bank any agreements, forms, letters, authorisations, instructions, guarantees, indemnities, security or other documents on behalf of the Company which the Bank may require in order to act upon or rely on such Electronic Communication and Signing, if the same are signed by the **authorised persons specified in the Appendix** hereto and acting according to the signing mandate indicated therein provided always that if the Bank receives any instructions or documents which appear to the Bank to be ambiguous or conflicting, the Bank may choose not to act upon them (even if it would result in any loss, without the Bank being liable in any way) until the Bank receives clear and definitive instructions or documents from the Company.
Bank sebarang perjanjian, borang, surat, pemberian kuasa, arahan, jaminan, indemniti, sekuriti atau dokumen lain bagi pihak Syarikat di mana Bank mungkin memerlukan arahan untuk bertindak atau bergantung kepada Komunikasi dan Tandatangan Elektronik tersebut, jika dokumen yang sama ditandatangani oleh **orang yang diberi kuasa seperti yang dinyatakan dalam Jadual Orang Yang Dibenarkan** dokumen ini dan bertindak menurut mandat tandatangan yang dinyatakan padanya dengan syarat pada setiap masa bahawa jika Bank menerima arahan atau dokumen yang didapati oleh Bank sebagai tidak jelas atau boleh dipertikaikan, Bank boleh membuat keputusan untuk tidak bertindak (walaupun ia akan menyebabkan kerugian, di mana Bank tidak menanggung sebarang bentuk liabiliti ke atasnya) sehingga Bank menerima arahan atau dokumen jelas dan muktamad daripada Syarikat.
就电子通讯及/或签名而言，代表本公司签署并向银行提供或交付银行为执行或依赖该等电子通讯及/或签署而可能要求的任何协议，表格，信函，授权，指示，担保，赔偿，保证或其他文件；前提是该等文件是由**附录中所述授权人**根据其中所载签署权限行事签署，若银行收到对银行而言显得模糊或相互冲突的指示或文件，银行可选择不受理这些指示(即使这将造成任何损失，而银行恕不负责)，直至银行收到本公司的清晰和明确的指示为止。

Appointment of Authorised Signatories Pelantikan Penandatangan Yang Diberi Kuasa 委任授权签署人

C **RESOLVED** that the person(s) who is/are appointed as the **Authorised Signatories in accordance with and pursuant to Clause B(iv)** above and acting according to the signing mandate indicated in the respective Account Applications and/or Services Applications be and are hereby authorised to draw, sign, endorse, accept or make for or on behalf of the Company 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 relevant account opened by the Company with the Bank from time to time (whether opened before or after the date of this resolution) including, without limitation, such Account and/or the Services even though the payment is for the benefit of any director, employee, authorised 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, accept and credit to the account of the Company all monies deposited with or owing by the Bank on any account or accounts at any time or times kept or to be kept in the name of the Company and the amount of all cheques, notes, bills, other negotiable instruments, orders or receipts
MEMUTUSKAN bahawa orang yang dilantik sebagai **Penandatangan Yang Diberi Kuasa berasaskan dan menurut Fasal B(iv)** di atas dan bertindak menurut mandat tandatangan yang dinyatakan dalam Permohonan Akaun dan/atau Permohonan Perkhidmatan yang berkenaan, adalah dan dengan ini diberi kuasa untuk mengeluarkan, menandatangani, mengesahkan, menerima atau menyediakan untuk dan bagi pihak Syarikat semua cek, bil pertukaran, arahan pembayaran dan sebarang instrumen lain (walaupun sekiranya akaun yang berkaitan telah atau akan mengalami lebihan pengeluaran, dengan kebenaran Bank) berhubung dengan atau berkenaan dengan akaun berkaitan yang dibuka oleh Syarikat dengan Bank dari masa ke masa (sama ada dibuka sebelum atau selepas tarikh resolusi ini) termasuk, tetapi tidak terhad kepada, Akaun dan/atau Perkhidmatan tersebut walaupun bayaran adalah untuk manfaat pengarah, kakitangan atau penandatangan sah atau arahan individu mana-mana penandatangan, tanpa Bank perlu bertanya tentang keadaannya atau tanpa menanggung sebarang liabiliti berhubung dengan bayaran tersebut dan Bank adalah dan dengan ini diberi kuasa untuk menjelaskan cek, bil pertukaran, arahan pembayaran atau sebarang instrumen lain, menerima dan mengkreditkan ke dalam akaun Syarikat semua wang yang didepositkan dengan atau dihutang oleh Bank kepada mana-mana akaun pada bila-bila masa atau disimpan atau akan disimpan atas nama Syarikat dan jumlah semua cek, nota, bil, instrumen boleh niaga, arahan atau resit lain.兹议决，在以上**第 B(iv)节下的授权签署人**，根据相关账户申请及/或服务申请中所载签署权限行事，以代表本公司开具，签署，认可，接受或预备本公司不时在银行所开账户(不论在本决议日期之前或之后开立)相关的所有支票，汇票，付款单及任何其他票据(即使在银行允许的情况下，相关账户已经或将会透支)，包括但不限于所述账户及/或服务，即使该付款是为任何董事，雇员，授权签署人的利益，或是出于任何签署人个人所发指示，银行无须对该等付款情况进行询问或以任何方式承担责任，并被授权承兑任何该等支票，汇票，付款单和任何其他票据，接受并将其记入本公司账户在任何时候以公司名义在银行所持账户之款项，或银行所欠款项，以及所有支票，账单，汇票，其他可转让票据，订单或收据数额。

Execution of Deeds, use of the Common Seal of the Company, and disclosure to the Company's auditors
Pelaksanaan Surat Ikatan, penggunaan Meterai Rasmi Syarikat, dan pendedahan kepada juruaudit Syarikat
签署契约，本公司公章使用及向公司审计师披露

D **RESOLVED MEMUTUSKAN,**兹议决,

i. that authority be and is hereby given to execute any document described or expressed as a deed (without affixing a common seal onto such document) by any two Directors or a Director and the Company Secretary of the Company;
bahawa kuasa adalah dan dengan ini diberikan untuk menandatangani sebarang dokumen yang ditetapkan atau dinyatakan sebagai surat ikatan (tanpa meletakkan meterai rasmi pada dokumen tersebut) oleh mana-mana dua Pengarah atau Pengarah dan Setiausaha Syarikat;
特此授权本公司任何两名董事或一名董事加上公司秘书签署任何被形容或表示为契约的文件(无须在该等文件上加盖公章);

ii. 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; and
bahawa Meterai Rasmi Syarikat diletakkan, apabila diperlukan dan dikehendaki oleh Bank, pada mana-mana instrumen, dokumen dan perjanjian menurut Perlembagaan Syarikat; dan
特此授权在公司章程规定下，**若有需要或银行要求时，在任何文书，文件和协议上**盖上公司公章；以及

iii. 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.
bahawa Bank diberi kuasa untuk memberikan kepada juruaudit Syarikat pada masa ini dan dari masa ke masa maklumat yang diminta oleh juruaudit Syarikat berkenaan dengan mana-mana akaun Syarikat atau berkenaan dengan sebarang transaksi atau urusan perniagaan Syarikat dengan Bank sehingga notis bertulis menyatakan sebaliknya diterima oleh Bank.
特此授权银行向本公司现任及随时更换的审计师，提供其不时要求的有关本公司任何账户或本公司与银行的任何交易或业务的信息，直至银行收到相反的书面通知为止。

Certification and communication of resolutions Perakuan dan pemakluman resolusi 决议的认证和传达

E **RESOLVED MEMUTUSKAN, 兹议决,**

i. That a copy of any resolution of the Board of Directors if purporting to be certified as correct by any two Directors of the Company or by a Director and the Company Secretary be, as between the Company and the Bank, conclusive evidence of the passing of the resolution so certified; and
Bahawa satu salinan mana-mana resolusi Lembaga Pengarah, jika dilaporkan sebagai diperakui betul oleh mana-mana dua Pengarah Syarikat atau oleh Pengarah dan Setiausaha Syarikat, antara Syarikat dan Bank, merupakan bukti muktamad tentang kelulusan resolusi yang diperakui tersebut; dan
董事会任何决议之副本，如经本公司任何两名董事或一名董事加上公司秘书认证无误，在本公司和银行之间，可作为该决议获得通过的决定性证据；及

ii. That this resolution be communicated to the Bank and remain in force until notice in writing be given to the Bank by any two Directors of the Company or by a Director and the Company Secretary and that until such notice in writing is actually received, the Bank shall be indemnified and kept harmless from any loss suffered or liability incurred by it in continuing to act in pursuance of this resolution.

Bahawa resolusi ini dimaklumkan kepada Bank dan kekal berkuat kuasa sehingga notis bertulis diberikan kepada Bank oleh mana-mana dua Pengarah Syarikat atau oleh Pengarah dan Setiausaha Syarikat dan sehingga notis secara bertulis diterima, Bank hendaklah diberikan ganti rugi dan tidak menanggung sebarang kerugian atau liabiliti kerana terus bertindak menurut resolusi ini.本决议应提交给银行并持续有效，直到本公司任何两名董事或一名董事加上公司秘书另行发出书面通知为止，在银行实际收到该书面通知之前，银行若因继续根据本决议行事而遭受任何损失或承担任何责任，公司应予以赔偿并使之免受损害。

iii. By passing this resolution and communicating this resolution to the Bank, the Company acknowledges, agrees, and undertakes to each member of the OCBC Group that the Company agrees to be bound by and comply fully and at all times with any terms and conditions governing the Accounts, the Services, and/or the Company's relationship with any member of the OCBC Group, as may be amended by the Bank from time to time.
Dengan meluluskan dan memaklumkan resolusi ini kepada Bank, Syarikat memperakui, bersetuju dan berjanji kepada setiap ahli Kumpulan OCBC bahawa Syarikat bersetuju untuk terikat dengan dan mematuhi sepenuhnya dan pada setiap masa sebarang terma dan syarat yang dikenakan ke atas Akaun, Perkhidmatan dan/atau hubungan Syarikat dengan mana-mana ahli Kumpulan OCBC, seperti yang dipinda dari masa ke masa oleh Bank.
通过本决议并将其提交予银行的同时，本公司确认，同意并承诺遵守华侨银行集团旗下每个成员的任何条款与条件，包括但不限于有关账户，服务及/或本公司与华侨银行集团任何成员之间关系的任何条款与条件，以及银行可能不时修订的内容。

We, the undersigned below, as Directors or Director and Company Secretary of the Company* hereby certify that the foregoing resolutions:
Kami, yang menandatangani di bawah, selaku Pengarah-Pengarah atau Pengarah dan Setiausaha Syarikat* dengan ini mengesahkan bahawa resolusi-resolusi di atas:
我们，即以下签署人，作为本公司董事或董事兼公司秘书*，特此认证上述决议:

(a) have been duly passed in accordance with the Constitution of the Company and entered in the minute book;
telah diluluskan dengan sewajarnya menurut Perlembagaan Syarikat dan dimasukkan ke dalam buku minit;
已根据本公司章程正式获通过并载入会议记录簿;
(b) are still in force; and
masih lagi berkuat kuasa; dan
依然有效；以及
(c) do not exceed the objects or powers of the Company or the powers of the Directors.
tidak melebih objek atau kuasa Syarikat atau kuasa Pengarah-Pengarah.
不逾越本公司的宗旨或权限或董事们的权限。

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. We further certify pursuant to the foregoing resolutions that the respective details and signatures of the **authorised persons** are as shown in the Appendix.
Kami memperakui bahawa Bank bergantung sepenuhnya kepada perakuan kami terhadap resolusi-resolusi di atas dan menerima perakuan kami sebagai bukti bahawa ekstrak ini adalah rekod resolusi-resolusi yang benar dan tepat daripada Lembaga Pengarah Syarikat. Kami selanjutnya mengesahkan menurut resolusi-resolusi di atas bahawa butiran dan tandatangan yang berkenaan bagi orang yang diberi kuasa adalah seperti yang ditunjukkan dalam Jadual Orang Yang Dibenarkan.
我们确认，银行完全依赖我们对上述决议的认证，并接受我们的认证作为确凿证据，证明本摘录是本公司董事会决议的真实准确记录。我们进一步根据上述决议认证，授权人的相关详细信息和签名如附录所示。

Dated Tarikh 日期	(DD/MM/YYYY 日期/月份/年份

Signature (*Director)* Tandatangan (Pengarah) 签名（*董事*）	**Signature** (*Director / Company Secretary**) Tandatangan (*Pengarah / Setiausaha Syarikat**) 签名（*董事/公司秘书**）
Name Nama 姓名 (as in NRIC / Passport (seperti dalam KP/ Passport 如同身份证 / 护照)	**Name Nama 姓名** (as in NRIC / Passport (seperti dalam KP/ Passport 如同身份证 / 护照)

 # Declaration 声明: 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.
 # Perisytiharan: Saya, Pengarah yang bernama di atas memperakui bahawa saya adalah Pengarah Urusan atau Pengarah Eksekutif atau pengarah yang mengawal dan menguruskan perniagaan Syarikat.
本人，即上述董事，声明我是董事经理或执行董事或负责控制和管理公司业务的董事。

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.
Diguna pakai hanya jika tiada fasal Pengesahan Dokumen dalam Perlembagaan Syarikat. Jika fasal Pengesahan Dokumen wujud, potong perisytiharan dan perakuan ini supaya sejajar dengan Fasal Pengesahan.
仅适用于公司章程中没有文件认证条款的情况。若存在文件认证条款，请删除此声明和认证，以符合认证条款。

* Please delete as appropriate Sila potong yang tidak berkenaan.请酌情删除

APPENDIX TO BOARD RESOLUTION LAMPIRAN KEPADA KEPUTUSAN LEMBAGA PENGARAH 董事会决议附录

Any _____ of the following persons are authorised to open and close accounts, apply for account and banking services, borrow and create security / obtain financing and appoint and certify authorised users and persons for or on behalf of the Company subject to and in accordance with the resolutions to which this list is attached.

Mana-mana _____ daripada individu berikut adalah diberi kuasa untuk membuka dan menutup akaun, memohon perkhidmatan akaun dan perbankan, membuat pinjaman dan mewujudkan cagaran / mendapatkan pembiayaan serta melantik dan mengesahkan pengguna dan individu yang diberi kuasa bagi pihak Syarikat, tertakluk kepada dan selaras dengan resolusi yang dilampirkan bersama senarai ini.

任何 _____ 以下人员皆有权根据所附决议的规定，为本公司或代表本公司开立和关闭账户，申请账户和银行服务，借贷和建立担保/获取得融资及委任和认证授权用户和人员。

	Signature Tandatangan 签名
Name Nama 姓名 (as in NRIC / Passport (seperti dalam KP/ Passport 如同身份证/护照)	
NRIC / Passport number No. Kad Pengenalan / Nombor Pasport 身份证/护照号码	
Country of issue Negara Pengeluaran 签发国	
Designation / Title Jawatan/Gelaran 职位/职称	

	Signature Tandatangan 签名
Name Nama 姓名 (as in NRIC / Passport (seperti dalam KP/ Passport 如同身份证/护照)	
NRIC / Passport number No. Kad Pengenalan / Nombor Pasport 身份证/护照号码	
Country of issue Negara Pengeluaran 签发国	
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Country of issue Negara Pengeluaran 签发国	
Designation / Title Jawatan/Gelaran 职位/职称	

Dated Tarikh 日期		(DD/MM/YYYY 日期/月份/年份)

Signature Tandatangan 签名 (*Director Pengarah 董事*)		**Signature Tandatangan 签名** (*Director 董事 / Company Secretary* Pengarah / Setiausaha Syarikat* 公司秘书*)	
Name Nama 姓名 (as in NRIC / Passport (seperti dalam KP/ Passport 如同身份证/护照)		Name Nama 姓名 (as in NRIC / Passport (seperti dalam KP/ Passport 如同身份证/护照)	

* Please delete as appropriate Sila potong yang tidak berkenaan.请酌情删除

AGREEMENT

(A) Business Applicant/Customer

I/We, the Authorised Persons duly authorized for and on behalf of the Applicant, hereby represent and warrant, confirm and agree as follows:

1. All the information provided above in this Application Form is true, correct, accurate, complete, and up to date, and I/we confirm that no material fact has been wilfully withheld. I/We understand and agree that certain information relating to the Applicant may not be collected in this form but may be obtained by the Bank from reports issued by the Companies Commission of Malaysia or any similar body or authority ("CCM"), including but not limited to the registered address, place of business, and date of incorporation or registration of the Applicant. I/We duly comply with all requirements for the lodgement of, and are punctual in the submission of, all information, documents, forms, records, reports, and related materials to the CCM. All information, documents, forms, records, and reports of our company lodged with the CCM are true, accurate, complete, and up to date at all times. The Bank shall be entitled to rely on such information, documents, forms, records, and reports obtained from a CCM search on our company as being true, accurate, complete, and up to date. Without prejudice to the foregoing, if there is any change to our company's information, documents, forms, records, or reports, we undertake to notify the Bank as soon as practicable.

2. The person(s) whose signature(s) appear in the Authorised Signatory(ies) in Section 5: **Roles and Authorisation** in this form and in such other letter(s) of instructions from time to time and acting according to the signing condition/mandate indicated therein is/are authorised to draw, sign, endorse, accept or make for and on behalf of the Applicant 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.

3. The person(s) whose information appear in the Authorised User in Section 5: **Roles and Authorisation** in this form and in such other letter(s) of instruction from time to time is/are authorised to perform and effect the Service(s) opted for and on behalf of the Applicant at any time and from time to time 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 behalf of the Applicant and all such transactions shall be binding and conclusive on the Applicant.

4. The person(s) whose information appear in the Section 7: Appointment of Individuals with Power and Authority to transact in foreign exchange on behalf of the Applicant in this form and in such other letter(s) of instruction from time to time is/are authorised to perform and effect foreign exchange contracts for and on behalf of the Applicant at any time and from time to time. I/We confirm that the abovementioned Authorised User(s) has/have sufficient authority and effect all such foreign exchange contracts or transactions for and on behalf of the Applicant and all such contracts and transactions shall be binding and conclusive on the Applicant.

5. The Bank shall be entitled to rely upon and act on the instructions of the Authorised Person(s), the Authorised Signatory(ies), the Authorised User(s), the individuals authorised to transact in foreign exchange, etc. until the Bank has actual notice of any changes in such authorization and has a reasonable time to implement such changes.

6. The Applicant is not listed under the “Dishonoured Information Cheques System” (DCHEQS). I/We confirm that should the Applicant be listed under the “Dishonoured Information Cheques System” (DCHEQS) the Bank shall have the right to close the Applicant’s Account(s) immediately.

7. The Applicant irrevocably consents to and authorises the Bank to conduct credit checks and verify information given to the Bank, with any party (including without limitation, any credit bureau, organisation or corporation set up for the purposes of collecting and providing credit or other information). The Applicant irrevocably grants consent to the relevant credit reporting agencies (as defined in the Credit Reporting Agencies Act 2010)("CRAs")) with whom the Bank conducts credit checks to disclose the Applicant’s credit reports/information to the Bank for the purpose of the Applicant’s application(s) and for the Bank's risk management and review. The Bank is hereby authorised but is under no obligation to convey the Applicant’s consent and the purpose of such disclosure to the relevant CRAs.

8. The Applicant:
   a. if a company or statutory body or unincorporated entity, represents and warrants to the Bank that the Applicant had (i) obtained or shall obtain consent from its shareholders, directors, relevant managers, officers, office bearers, partners and each of the individuals whose personal data are provided to the Bank, whether in this form or otherwise in connection with the accounts, services and facilities applied for, including the Authorised Persons, Authorised Users, Authorised Signatories and their ‘immediate family’ referred to above (collectively, the “Data Subjects”), to disclose their personal data to the Bank in connection with the application and offer of the accounts, services and facilities to the Applicant; (ii) informed the Data Subjects that the Bank may collect or verify their personal data with third party sources such as CRAs, Companies Commission or Insolvency Department and had obtained their consent for the relevant CRAs to disclose their credit reports/information to the Bank for the purpose of the services and for the Bank’s risk management and review; (iii) informed the Data Subjects that the Bank may disclose their personal data to classes of third parties described in the Bank’s privacy policy; (iv) informed the Data Subjects to read the Bank’s privacy policy posted on the Bank’s website;
   b. if an individual, acknowledges having read the Bank’s privacy policy posted on the Bank’s website which notified him that (i) the Bank may collect his personal data directly from him or from third party sources; (ii) purposes for which his personal data is collected; (iii) his right with regards to his personal data; (iv) the class of third parties to whom the Bank may disclose his personal data; (v) that he shall update his personal data with the Bank as soon as there are changes; and (vi) the Bank’s contact details if he wishes to make inquiries or give feedback.

9. Consent to disclosure

a. Subject to the Applicant's express instruction (if any) restricting disclosure, the Information (defined below) will be disclosed to persons or bodies to whom the Bank is legally required or permitted by law to disclose or is approved in writing by Bank Negara Malaysia to disclose or is now or hereafter permitted in writing by the Applicant to disclose. The 'Information' is as defined in the Transaction Banking Service Terms and Conditions, which means the Applicant's personal or corporate data, account and transaction details and relationship with the Bank and may, where the context permits,include information of third parties such as a payer making payment to the Applicant or a beneficiary to whom the Applicant makes payment, the payer's or beneficiary's bank or other intermediary banks or other banks with which the Applicant maintains the designated account for purpose of the services to the Applicant.

b. Without limiting clause 9(a) above, the Applicant expressly consents to the disclosure of the Information to the parties and for the purposes set out in the table below:

	Parties to whom Information can be disclosed	**Purposes/Circumstances for disclosure of Information**
(a)	The Bank's data processors and service providers, both within and outside Malaysia;	For the performance of services for the Bank
(b)	Regulatory authorities / law enforcement bodies both within and outside Malaysia including pursuant to the Foreign Account Tax Compliance Act of the United States;	For compliance with laws and regulations
(c)	Third parties who intend to settle the Applicant/Customer's indebtedness;	For settlement of the Applicant/Customer's indebtedness
(d)	Cagamas Berhad, Credit Guarantee Corporation (Malaysia) Berhad and other governmental agencies set up to acquire loans or stand as guarantor for loans;	For sale or proposed sale of loans or to obtain guarantee for the loans
(e)	Third parties participating in the communications, processing or transaction systems, including but not limited to PayNet, SWIFT, etc. with or through whom any services are provided;	For compliance of procedures imposed or for resolution of or negotiation over any claims or disputes or for handling queries arising from or in connection with any services
(f)	Lawyers, specialists in fraud, information technology and other professionals/ consultants/specialists who render professional or specialist services to the Bank in relation to any matter of law or any other matters requiring professional or specialist knowledge or advice;	For professional advice and consultation from professionals engaged by the Bank
(g)	The Applicant/Customer's authorised agents, executor, administrator or legal representative; and	For management of the Applicant/Customer's affairs
(h)	The Bank's assignees or acquirers, potential assignees or acquirers and successors-in-title.	For reorganisation including disposal of the whole or any part of the Bank's business.

10. The Bank may, subject to compliance with the applicable regulatory rules or guideline, use or apply any information relating to the Applicant collected, compiled, or obtained by the Bank through or by whatever means and methods for such purposes as determined by the Bank.

11. The Applicant shall use all the Bank's products and services in due compliance with such rules, regulations, policies and conditions imposed by Bank Negara Malaysia from time to time pursuant to the provisions of the Financial Services Act 2013 or Islamic Financial Services Act 2013 and/or such other laws and regulations, whichever applicable, including any alterations, amendments and additions made thereto by Bank Negara Malaysia and/or the Bank from time to time.

12. 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 the Applicant 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.

13. 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 Applicant:

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 Applicant 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 Applicant's or Consenting Person's non-compliance with the aforesaid provisions.

A "Consenting Person" means any person including the Applicant, Substantial Owners, Controlling Persons of the Applicant, any person who is beneficially interested or financially interested in any payment 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.

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 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.

DECLARATION : ANTI-MONEY LAUNDERING

I/We further understand that the **Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLATFPUAA)** prohibits the use of any banking facilities as channels for money laundering and terrorism financing. The Applicant will exercise due care to verify the true identity of its clients and their sources of funds as required under the AMLATFPUAA, and not to facilitate proceeds from unlawful activities to be channelled through the Applicant's 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 the Applicant's clients immediately upon request. I/We agree to notify the Bank immediately, if, during the course of dealing with the Applicant's clients, I/we suspect that their funds are from proceeds of unlawful activities. I/We confirm that the Applicant's application(s) is not used as a channel for money laundering and terrorism financing and the Applicant's source of funds come from lawful sources and does not breach the AMLATFPUAA or similar legislation applying in the jurisdiction where the Applicant's source of funds are derived or any tax laws which the Applicant is subject to.

(B) Application for selected Services

I/We confirm that the Applicant intends to apply for the selected Services in this form, subject to the Bank's discretion to approve or reject my/our Application.

i. Business Internet and Mobile Banking (OCBC Velocity)

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 a 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 Applicant must not initiate any FX transactions on OCBC Velocity if Single Control is not compatible with the Applicant's risk management requirements. FX transactions are subjected to exchange rate fluctuations which may potentially result in losses to the Applicant.

Declaration by the Applicant: 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, for and on behalf of the Applicant, 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 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 the Applicant at any time.

ii. Duitnow

By signing this application, I/we hereby:-

Represent and warrant that the DuitNow ID used for registration in National Addressing Database (NAD) belongs to me/us, is correct, complete and up-to date for the use of the service and I/we will promptly notify the Bank if there is any change to the DuitNow ID information provided to the Bank.

Irrevocably consent to and authorise the Bank to disclose to all third party participants with or through whom the DuitNow service is performed (including but not limited to Payments Network Malaysia Sdn Bhd (PayNet) and other participating banks and financial institutions) all our personal and corporate data, account details and relationship with the Bank. I/We acknowledge that this consent and authorisation is in addition to the Disclosure clause in the Bank's Transaction Banking Services Terms and Conditions which remains binding on me/us.

Acknowledge and agree that if my/our existing DuitNow ID is registered with another bank, I/we acknowledge and agree that by selecting "Switch Bank" in Part 2 of this form, I/we consent to the Bank to transfer/switch my/our existing DuitNow ID registered with another bank to the Bank and I/we give the Bank the authority to effect such transfer/switch. To facilitate the registration for DuitNow service and/or transfer/switch of my/our existing DuitNow ID registered with another bank to the Bank, I/we acknowledge and consent to the Bank to the disclosure of my/our DuitNow ID, my/our Common ID, my/our bank account number with the Bank, my/our personal data and such other relevant information to the NAD Operator for its processing, storing, and archival and disclosure to other NAD participants and third parties offering the DuitNow Service and their respective customers.

Acknowledge and agree that other NAD participating banks may perform a NAD Name enquiry of my/our DuitNow ID for the purpose ofverifying/identifying my/our name to my/our registered DuitNow ID, as part of facilitating the DuitNow service.

Acknowledge and consent the Bank to the disclosure of my/our DuitNow ID, my/our Common ID and other relevant personal data to the NAD Operator for its processing, storing, and archival and disclosure to the sender of funds under the DuitNow service, other NAD participants and third parties offering the DuitNow Service and their respective customers.

Acknowledge and agree that the Bank may disclose my/our DuitNow ID information to anyone who the Bank are under an obligation to disclose information to under the laws including but without limitation to the Financial Services Act 2013 and the Islamic Financial Services Act 2013 or where itis in the public interest, for example to prevent or detect fraud, abuse.

Represent and warrant that the person(s) appointed as the Authorised User(s)/Person(s) in the application and/or in other letter(s) of instruction is/are authorised to perform and effect the DuitNow service 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 such Authorised User(s)/Person(s) has/have sufficient authority and effect all transactions of the DuitNow service for and on my/our behalf and all such transactions shall be binding and conclusive on me/us.

Agree to abide and be bound by the Terms and Conditions governing the National Addressing Database, DuitNow Terms and Conditions, Accounts and Services and Transaction Banking Services terms and conditions (available at all the Bank branches and at www.ocbc.com.my) which I/we have read and any amendments, supplements and additions thereto as may from time to time be made. 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) in this application and/or in other letter(s) of instruction until the Bank has actual notice of any changes in such authorisation and has had reasonable time to implement such changes.

Declaration by Customer:

I/We fully understand and acknowledge the characteristics and risks of having DuitNow service. I/We hereby authorise OCBC Bank to proceed with the registration and maintenance as stated in Part 2 of this form. I/We shall assume and be responsible for the risks inherent in the DuitNow service. 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 our said authorisation. We also understand and agree that the Bank may modify the Terms and Conditions relating to OCBC Terms and Conditions governing the National Addressing Database and the DuitNow Terms and Conditions or terminate the provision of the DuitNow service, by notice to us at any time.

iii. Business Debit Card/-i ("BDC /-i ")

Agreement and Declaration

Declaration and Agreement:

On behalf of the Applicant:

(1) The Applicant is desirous for OCBC Bank (Malaysia) Berhad ("OCBC") and OCBC Al-Amin Bank Berhad ("Bank") to issue MasterCard OCBC Business Debit Card or Cards (collectively the "Card") to the Cardholder(s) indicated under Business Account Application Form above - Section 5: **Roles and Authorisation** for the convenience of such persons who are required generally to incur expenses on behalf of the Applicant, both in Malaysia or elsewhere.

(2) I/We am/are duly authorised by the Applicant to request OCBC to issue the Card to the above-named Cardholder(s) and that the information provided by me/us on the above-named Cardholder(s) and the Applicant is/are accurate and correct.

(3) The person(s) whose information appear in the Cardholder section(s) above and/or in other letter(s) of instruction is/are authorised to perform and effect the transactions through the respective Card(s) issued to them at any time and from time to time for and on behalf of the Applicant in relation to the Applicant's OCBC deposit or current account designated in this application form for the Card (the "Designated Account"). The Applicant confirms that all such transactions effected using the Card (the "Card Transactions") shall be binding and conclusive on the Applicant.

(4) I/We agree to hold harmless and to indemnify and keep OCBC indemnified against all actions, proceedings, liabilities, losses, damages, claims, demands and expenses and including all legal costs (on a solicitor and own client basis) and other costs charges and expenses which OCBC may incur or sustain by reason of or in connection with this application, the issue of the Card to the above-named Cardholder(s) and/or OCBC communication to/with me/us and/or the Applicant by any means deemed appropriate by OCBC through my/our and/or the Applicant's contact details provided in this application; and (where the Applicant is a corporation) confirm that the Applicant is not insolvent or wound up and that it is not placed in liquidation, judicial management or receivership; and

(5) I/We agree to comply with the conditions and regulations set by Bank Negara Malaysia under the provisions of the Foreign Exchange Notices 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 OCBC including any alterations, amendments and additions made thereto by Bank Negara Malaysia and/or OCBC from time to time. I/We hereby undertake to ensure compliance to all applicable Foreign Exchange Notices at all times for all transactions including the Card Transactions performed for the Designated Account and such other account(s) maintained with OCBC.

(6) By signing the form, I/we am/are requesting for and on behalf of the Applicant for OCBC to issue a Card to each of the above-named Cardholder(s).

(7) I/We acknowledge, confirm and agree that notwithstanding that the mandate for the operation of the Designated Account is "Joint" or "All to Sign", the use of the Card by the Cardholder(s) pursuant to the mandate indicated in this application form will result in the operation of the Designated Account "singly" by a person who may or may not have been otherwise authorised to operate the Designated Account;

(8) I/We acknowledge and agree that the Applicant is liable for all Card Transactions effected using the Card

By Cardholders:

I/We understand that I/we am/are requesting for OCBC to issue a Card to me/us subject to the terms and conditions in the OCBC Business Debit Cardmember's Agreement ("Business Debit Card Agreement") and the Accounts and Services Main Terms and Conditions, including all such revisions and updates to the terms and conditions from time to time (collectively referred to as "Card Terms and Conditions"). I/We admit and acknowledge that all the Card Terms and Conditions have been agreed upon by, and legally binding on, the Applicant as well as myself/each of us. I/We represent, warrant, covenant and undertake for myself/ourselves and also for and on behalf of the Applicant:

(1) At all times, each Cardholder shall use the Card in due compliance with the Card Terms and Conditions, which are accessible on OCBC's website. Each Cardholder admits and acknowledges that all references to the customer or accountholder in the Card Terms and Conditions shall be construed to include the Cardholder, in addition to the Applicant. Each Cardholder has read and agrees with and authorizes the processing of his/her personal information in accordance with the Card Terms and Conditions, including the provisions on disclosure of information and the conduct of credit checks.

(2) Any breach or non-compliance with any of the Card Terms and Conditions by the Cardholder will entitle OCBC to take such actions allowed under the Card Terms and Conditions, including but not limited to the termination or suspension of the Card or all Cards issued for account of the Applicant and the closure of the Applicant's Account.

(3) Each Cardholder may only hold one Card issued by OCBC (either OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad), notwithstanding that the Applicant may open and maintain multiple accounts with both OCBC. I/We shall immediately notify OCBC if more than one Card is issued to a Cardholder for whatever reason, and I/we shall surrender or procure the surrender of, the additional Card(s) being issued.

(4) All the information provided in this form and in such other letter(s) of instructions from time to time shall be true, correct, accurate, complete and up-to-date. I/We undertake and the Applicant shall notify OCBC immediately of any change in such information and to provide any information and documents required by OCBC upon request to enable OCBC to update its records.

(5) Each Cardholder is not an undischarged bankrupt and no statutory demand has been served on any Cardholder.

(6) Each Cardholder agrees to indemnify OCBC from and against all losses, damages, claims, actions, liabilities, fees, costs and expenses which OCBC may incur or sustain by reason of or in connection with the issuance of the Card to the Cardholder.

(7) At all times, each Cardholder agrees to comply with the conditions and regulations imposed by Bank Negara Malaysia under the Foreign Exchange Notices pursuant to the applicable provisions in Financial Services Act 2013 or Islamic Financial Services Act 2013, whichever applies, including all such revisions and updates from time to time.

(8) Where the Applicant applies for the Card to be issued by OCBC Bank Al-Amin Berhad, the Applicant and the Cardholder shall be fully responsible to use the Card strictly for Shariah-compliant transactions. OCBC maintains a list of non-Shariah compliance business activities as guidance only, which can be found on OCBC's website. The Applicant and the Cardholder acknowledge that Card transactions may be declined according to merchant code category for Shariah compliance and other purposes maintained by Mastercard from time to time.

I/We understand that the mobile phone number(s) and email address(es) in this application may be used to update (where applicable) any of the records maintained by OCBC in connection with my/our personal accounts with OCBC, including but not limited to my/our personal savings/-i, current and time deposit accounts/-i, credit cards, unit trust/-i and financing/loans.

(C) FATCA and CRS

I/We confirm that all the information I/we have provided is true, accurate and complete and I/we have not withheld any information. I/We undertake to keep OCBC Bank informed in writing, within 30 days of any changes in circumstances that may cause any of the information in this Certification Form to become incorrect or incomplete and also undertake to provide any other additional information as may be required by OCBC Bank and/or applicable law.

The person named and signing at page below are duly authorised to complete and sign the Certification Form for and on behalf of the Entity and the Controlling Person(s) (if applicable) and to submit the Certification Form to OCBC Bank.

By signing the form, I/we confirm that I/we am/are authorised to sign this application form for and on behalf of the Authorised Personnel assigned under part 5: Roles and Authorisation above. I/We further confirm that I/we (for and on behalf of the Authorised Personnel) have read and I/we (for and on behalf of the Authorised Personnel) fully accept, agree and abide and be bound by OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Bank Berhad ("Bank") main terms and conditions for accounts and services, as well as any declarations below, and in the application form including all future amendment made by the Bank.

- Business Account Details Agreement
- Business Debit Cardmembers Agreement (www.ocbc.com.my)
- Terms And Conditions – Spot Foreign Exchange Contract And Currency Option ("Fx Service") (www.ocbc.com.my)
- Terms & Conditions Governing Transaction Banking (www.ocbc.com.my)
- Accounts and Services Terms and Conditions (www.ocbc.com.my)

Authorised by *Diizinkan oleh 授权人*

Signature Tandatangan 签名	*Signature Tandatangan 签名*	*Signature Tandatangan 签名*
Authorised Person Name [As in NRIC/Passport] *Nama Individu yang Dibenarkan [Seperti dalam NRIC/Pasport] 授权人姓名[与身份证/护照一致]*	Authorised Person Name [As in NRIC/Passport] *Nama Individu yang Dibenarkan [Seperti dalam NRIC/Pasport] 授权人姓名[与身份证/护照一致]*	Authorised Person Name [As in NRIC/Passport] *Nama Individu yang Dibenarkan [Seperti dalam NRIC/Pasport] 授权人姓名[与身份证/护照一致]*
Date *(dd/mm/yyyy)* *Tarikh (dd/mm/yyyy)* *日期(日/月/年)*	Date *(dd/mm/yyyy)* *Tarikh (dd/mm/yyyy)* *日期(日/月/年)*	Date *(dd/mm/yyyy)* *Tarikh (dd/mm/yyyy)* *日期(日/月/年)*

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.

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 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.

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 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.

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 POLICY

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 Policy 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.

TERMS AND CONDITION

By signing up for Business Access/ Business Access-i ("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/ Current Account-i ("CA") with OCBC Bank (Malaysia) Berhad and/or OCBC Al-Amin Bank 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 BA 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 BA to be topped up within ninety (90) days ("Time Limit") from the date of the BA opening. If the BA balance remains zero after the Time Limit, the customer loses the eligibility for BA, and the Bank has the right to terminate the BA 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 BA and related services to the usual and prevailing Bank's standard/counter rates. Any promotional interest for BA 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. BA 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/ Business Access-i

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 Access • 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 BA 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 • OCBC OneToken	 Waived 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
Other Benefits and Add-on *(All fees and charges are inclusive of GST)*	
GIRO • Transaction fee • Submission to statutory bodies	 RM0.10 per transaction via internet banking Waived
RENTAS • Transaction fee	 RM2.00 per transaction via internet banking
Telegraphic Transfer (Cost of wire) • SGD & IDR • Other currencies	 RM5.00 per transaction via internet banking RM20.00 per transaction via internet banking
OCBC Direct Debit (eMandate) • Transaction fee	 No transaction fee for the first 1,000 BA collections via internet banking within the calendar year only eMandate processing fee – RM1.00 per record is 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 Direct Debit (eMandate)

3.3.1. There is no transaction fee for the first 1,000 BA 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. An eMandate processing of RM1.00 per record 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

3.4.3 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.

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 Service Centre ("BSC") at 03 8317 5200 (OCBC Bank)/ 03 8314 9090 (OCBC Al-Amin) 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 a group training which requires online application and is conducted virtually.

3.8.2. 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.

3.8.3. The training content comprises of GIRO, Direct Debit and internet banking and may vary from time to time depending on the customers' needs.

3.9. Corporate Phone Banking

3.9.1. Customers can call Business Service Centre for enquiries:

- OCBC Bank: 03 8317 5200
- OCBC Al-Amin: 03 8314 9090

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 and in accordance with the terms and conditions governing such accounts, as amended from time to time by the Bank.

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.

TERMS AND CONDITION

By signing up for Business Signature/ Business Signature-i ("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/ Current Account-i ("CA") with OCBC Bank (Malaysia) Berhad and/or OCBC Al-Amin Bank 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 BS 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 BS to be topped up within ninety (90) days ("Time Limit") from the date of the BS opening. If the BS balance remains zero after the Time Limit, the customer loses the eligibility for BS, and the Bank has the right to terminate the BS 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 BS and related services to the usual and prevailing Bank's standard/counter rates. Any promotional interest for BS 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. BS 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/ Business Signature-i

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 Signature • 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 BS 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 • OCBC OneToken	 Waived 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
Other Benefits and Add-on *(All fees and charges are inclusive of GST)*	
GIRO • Transaction fee • Submission to statutory bodies	 NO transaction fee via internet banking Waived
RENTAS • Transaction fee	 NO transaction fee via internet banking
Telegraphic Transfer (Cost of wire) • SGD & IDR • Other currencies	 RM5.00 per transaction via internet banking RM5.00 per transaction via internet banking
OCBC Direct Debit (eMandate) • Transaction fee	 No transaction fee for the first 1,000 BS collections via internet banking within the calendar year only eMandate processing fee – RM1.00 per record is 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 Direct Debit (eMandate)

3.3.1. There is no transaction fee for the first 1,000 BS 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. An eMandate processing fee of RM1.00 per record 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 Service Centre ("BSC") at 03 8317 5200 (OCBC Bank)/ 03 8314 9090 (OCBC Al-Amin) to get the latest rate.

3.7. RENTAS

3.7.1. RENTAS transactions perform via internet banking is of no charge.

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 a group training which requires online application and is conducted virtually.

3.8.2. 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.

3.8.3. The training content comprises of GIRO, Direct Debit and internet banking and may vary from time to time depending on the customers' needs.

3.9. Corporate Phone Banking

3.9.1. Customers can call Business Service Centre for enquiries:

- OCBC Bank: 03 8317 5200
- OCBC Al-Amin: 03 8314 9090

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 BS, eligible customers who fulfil the entry requirement are eligible to receive the special pricing stated in Clause 3.1 subject to and in accordance with the terms and conditions governing such accounts, as amended from time to time by the Bank.

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.

Foreign Exchange Policy Notices (FEP Notices)

Important notice:
You are advised to read and understand the FEP Notices and ensure all activities performed for accounts maintained with OCBC Bank (Malaysia) Berhad and/or OCBC Al-Amin Bank Berhad comply with the FEP Notices at all times.

Please note that this is not a complete set of the FEP Notices and they may be revised from time to time. You are advised to get the full and latest FEP Notices from Bank Negara Malaysia's Foreign Exchange Policy website at https://www.bnm.gov.my/fep.

What is it?

The FEP Notices are a set of rules that are administered by Bank Negara Malaysia ("BNM") under the Financial Services Act 2013 and Islamic Financial Services Act 2013 to safeguard the value of the currency of Malaysia.

What is required from me?

- Let us know about your residency status (you will need to declare your status whenever you open an account)
- Ensure any payments and receipts to/from your account meet the permissible purposes ▶ ***Section A***
- Tell us about (i) your domestic ringgit borrowing status and (ii) investment status, when you intend to invest in foreign currency assets ▶ ***Section B***
- Ensure any transaction to/from your foreign currency account meets the permissible sources and uses of funds ▶ ***Section C***
- **Obtain BNM's prior approval** if your transaction does NOT meet the permissible purposes listed in *Section A* or the sources of funds and the allowable limits listed in *Section B and Section C*.
- **Obtain BNM's prior approval** if you have any dealing or transaction with any Israeli residents or Israeli-owned or controlled entities or involving the Israeli currency in any manner*.

*Applicable to resident and non-resident in Malaysia. More details at https://www.bnm.gov.my/fep

You may submit your application online via BNM's FEP Submission System at https://fep.bnm.gov.my/fep-pub/login

Who does it apply to?

- Residents who are dealing in foreign currencies
- Non-Residents who are dealing in Malaysian Ringgit, in Malaysia

Definition of Resident:	Definition of Non-Resident:
• Malaysian citizen; or • Malaysian citizen with PR status of another country but resides in Malaysia; or • Non-Malaysian citizen with PR status in Malaysia and resides in Malaysia; or • Business enterprises/societies established/operating in Malaysia	• Non-Malaysian citizen; or • Malaysian citizen with PR status abroad and resides abroad; or • Foreign embassies, high commissions, supranationals, central banks; or • Business entities established abroad

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▶ Section A: You may make or receive payment *(including cheques issued and deposited)*

I. In Malaysian Ringgit in the following scenarios:

Between Resident & Non-Resident	Between Non-Residents
Settlement of a ringgit asset including any income and profit due from the ringgit asset	Settlement of a ringgit asset including any income and profit due from the ringgit asset
Settlement of a trade in goods and services	Settlement of domestic trade in goods or services in Malaysia
Income earned or expense incurred, in Malaysia	Income earned or expense incurred, in Malaysia
Settlement of a commodity murabahah transaction between a resident and non-resident participant undertaken through a resident commodity trading service provider	Settlement of a commodity murabahah transaction between non-residents undertaken through a resident commodity trading service provider
Settlement of reinsurance for domestic insurance business or retakaful for domestic takaful business between a resident and a person licensed to undertake Labuan insurance or takaful business under LFSSA or LIFSSA	
Settlement of a Financial Guarantee denominated in Ringgit, to secure an underlying Borrowing in Ringgit	
Settlement of a Non-Financial Guarantee denominated in Ringgit for use in Malaysia	Settlement of a Non-Financial Guarantee denominated in Ringgit for use in Malaysia
For any purpose between immediate family members	For any purpose between immediate family members
Settlement of a court judgement where the transaction under litigation is undertaken in compliance with FEP Notices.	

II. In Foreign Currency in the following scenarios:

Between Residents
Settlement for purchase of onshore foreign currency investment product (offered by licensed onshore banks, licensed merchant banks, local licensed fund manager or R entities permitted by the Controller) subject to compliance to Notice 3
Settlement for foreign currency denominated future contracts traded on Bursa Malaysia subject to compliance to Notice 3
Settlement to resident futures broker for purchase of foreign currency denominated derivatives (**excluding** exchange rate derivatives) on specified overseas exchanges under the Capital Markets and Services Act 2007, undertaken by a resident with firm commitment.
Settlement of a commodity murabahah transaction between resident participants undertaken through a resident commodity trading service provider
Settlement for education, employment or migration outside Malaysia
Settlement of domestic trade in goods or services between a resident exporter and a resident entity involved in the Global Supply Chain operations in Malaysia subject to fulfilment of certain conditions
Settlement for a miscellaneous expense incurred outside Malaysia between a Resident Individual residing in Malaysia and a Resident Individual residing outside Malaysia, which is a Current Account Transaction that is of reasonable amount and infrequent in nature

II. In Foreign Currency in the following scenarios (cont'd):

Between Resident & Non-Resident
A resident is allowed to make or receive payment to or from a non-resident in foreign currency for any purpose, **excluding** payment made or received for – • A Foreign Currency-denominated derivative or Islamic derivative offered by a Resident unless approved by BNM under Part B of Notice 5 or otherwise approved in writing by BNM; • A derivative or Islamic derivative which is referenced to Ringgit unless approved by BNM under Part B of Notice 5 or otherwise approved in writing by BNM; or • An Exchange Rate Derivative offered by a Non-Resident unless approved by BNM under Notice 1 or otherwise approved in writing by BNM.

▶ Section B: Investment in Foreign Currency Assets for your own account

Some examples of foreign currency (FCY) assets with OCBC Malaysia include FCY Call Account / Time Deposit, Dual Currency Investment (DCI), FCY Retail Bonds and Overseas Property Financing in FCY.

I. If you are a Resident individual, sole proprietor or general partnership:

Without domestic ringgit borrowing you are allowed to invest in foreign currency assets of any amount; or

With domestic ringgit borrowing[1] you are allowed to invest in foreign currency assets of
• Any amount using foreign currency funds
  ○ from outside Malaysia except proceeds of Export of Goods;
  ○ from non-resident, other than foreign currency borrowing; or
  ○ sourced from Investment FCA (IFCA)
• Up to RM10million equivalent in aggregate[2] of foreign currency borrowing obtained by the resident from a licensed onshore bank or a non-resident; or
• Any amount where the investment is in real estate[3] outside Malaysia for the purpose of education, employment or migration; or
• Up to RM1 million equivalent in aggregate[4] per calendar year –
  ○ using foreign currency funds sourced from Trade FCA (TFCA);
  ○ using foreign currency funds sourced from conversion of ringgit; or
  ○ through the swapping of a Ringgit-denominated financial asset in Malaysia for a financial asset in Labuan Entity or outside Malaysia
 	
[1] "domestic ringgit borrowing (DRB)" means (a) any borrowing in ringgit obtained by a resident from another resident or (b) any obligation considered or deemed as DRB under any of the FEP Notices.
[2] Computed based on an aggregate of Borrowing in Foreign Currency by the Resident Individual and a sole proprietor and a General Partnership owned by the Resident Individual.
[3]The real estate is for the Resident Individual's own accommodation or the Resident Individual's Immediate Family Member's accommodation only.
[4] Computed in aggregate based on the Resident Individual, sole proprietor and General Partnership's investment in Foreign Currency Asset.

Investment in Foreign Currency Assets for your own account (cont'd)

II. If you are a Resident entity:

Without domestic ringgit borrowing you are allowed to invest in foreign currency assets of any amount; or

With domestic ringgit borrowing[1] you are allowed to invest in foreign currency assets of
• Any amount using foreign currency funds
  ○ from outside Malaysia except proceeds of Export of Goods;
  ○ from non-resident, other than foreign currency borrowing; or
  ○ sourced from Investment FCA (IFCA)
• Any amount using foreign currency borrowing obtained from a licensed onshore bank for direct investment abroad;
• Up to the amount of approved foreign currency borrowing obtained from a non-resident as set out in Part B of Notice 2;
• Up to the amount of the proceeds sourced from the listing of shares through an Initial Public Offering on the Main Market of Bursa Malaysia; or
• Up to RM50 million equivalent in aggregate[4] per calendar year
  ○ using foreign currency funds sourced from Trade FCA (TFCA);
  ○ using foreign currency funds sourced from conversion of ringgit; or
  ○ foreign currency borrowing obtained from a licensed onshore bank for purposes other than direct investment abroad; or
  ○ through the swapping of a Ringgit-denominated financial asset in Malaysia for a financial asset in Labuan Entity or outside Malaysia
 	
[1] "domestic ringgit borrowing (DRB)" means (a) any borrowing in ringgit obtained by a resident from another resident or (b) any obligation considered or deemed as DRB under any of the FEP Notices.
 	
Note: For purposes of determining the DRB status of a Resident Entity –
(a) the Resident Entity is deemed to have a DRB when another Resident Entity with Parent-Subsidiary Relationship has a DRB; and
(b) The following shall **not** be considered as DRB –
  (i) a borrowing obtained by a resident entity from another resident entity within its group of entities with parent–subsidiary relationship;
  (ii) a borrowing obtained from its Direct Shareholder; or
  (iii) any facility including credit facility or refinancing facility which is used for Sundry Expense[2] or Employees' Expenses[3] only.
 	
[2] Sundry expenses refer to expenses that are small in amount and infrequent including office supplies (e.g. stationeries), purchase of ancillary services (e.g. software and online subscription) and other minor expenses to facilitate daily business operations of the entity.
[3] Employees' expenses refer to business-related expenses which may include, but not limited to travel (e.g. lodging and transportation), entertainment, health, insurance, Takaful and other employees' expenses excluding for investment
[4] the RM50 million equivalent refers to investment in Foreign Currency Asset by the resident entity and other resident entities within its group of entities with parent-subsidiary relationship.

► Section C: Foreign Currency Account (FCA)

Effective 5 December 2016, existing FCA I and FCA II will be replaced by Trade Foreign Currency Account (Trade FCA) and Investment Foreign Currency Account (Investment FCA) respectively. The source of funds and uses of funds permissible for each of the FCA is as follows:

	I. Resident individual, sole proprietor or general partnership	
	Trade FCA	**Investment FCA**
Source of funds	A. Up to 100% of proceeds of Export of Goods B. Conversion of ringgit on spot basis subject to availability of FC obligations* C. Settlement of FX Forward contracts D. Other foreign currency funds *only if the balances in the Trade FCA are not enough to meet the FC obligations.	A. Any amount using foreign currency funds – o From outside Malaysia except proceeds of Export of Goods o From a non-resident, other than foreign currency borrowing B. Up to RM10 million equivalent in aggregate[1] of foreign currency borrowing from a licensed onshore bank or a non-resident C. Up to RM1 million equivalent in aggregate[2] per calendar year using funds from – o Conversion of Ringgit into Foreign Currency o Swapping of a Ringgit-denominated financial asset in Malaysia for a financial asset in Labuan Entity or outside Malaysia o Transfer from Trade FCA *[1] Computed based on an aggregate of Borrowing in Foreign Currency by the Resident Individual and a sole proprietor and a General Partnership owned by the Resident Individual.* *[2] This is applicable to resident individual, sole proprietor or general partnership with domestic ringgit borrowing only and computed in aggregate based on the Resident Individual, sole proprietor and General Partnership's investment in foreign currency asset.*
Uses of funds	A. Foreign currency obligations o Import payment o Foreign currency loan repayment B. Transfer into Investment FCA subject to investment limit C. Other current international transactions D. Payment by a resident exporter to other residents involved in the global supply chain for settlement of domestic trade in goods and services	Any purpose

	II. Resident Entities	
	Trade FCA	**Investment FCA**
Source of funds	A. Up to 100% of proceeds of Export of Goods B. Conversion of ringgit on spot basis subject to availability of FC obligations* C. Receipt by resident entity from resident exporter involved in the global supply chain for settlement of domestic trade in goods and services D. Settlement of FX Forward contracts E. Other foreign currency funds *only if the balances in the Trade FCA are not enough to meet the FC obligations.	A. Any amount using foreign currency funds – o From abroad outside Malaysia except proceeds of Export of Goods o From a non-resident, other than foreign currency borrowing o Foreign currency borrowing from a licensed onshore bank for direct investment abroad (DIA) B. Up to the amount of – o Approved foreign currency borrowing from non-resident o Foreign currency sourced from Initial Public Offering on the Main Market of Bursa Malaysia C. Up to RM50 million equivalent in aggregate[3] per calendar year on a corporate group basis from – o Conversion of Ringgit into Foreign Currency o Foreign currency borrowing from a licensed onshore bank for purposes other than DIA o Swapping of a Ringgit-denominated financial asset in Malaysia for a financial asset in Labuan Entity or outside Malaysia o Transfer from Trade FCA *[3] This is applicable to resident entities with domestic ringgit borrowing only and computed in aggregate based on the Resident Entity and other Resident Entity with Parent-Subsidiary Relationship's investment in foreign currency asset.*
Uses of funds	A. Foreign currency obligations o Import payment o Foreign currency loan repayment B. Transfer into Investment FCA subject to investment limit C. Other current international transactions D. Payment by a resident exporter to other residents involved in the global supply chain for settlement of domestic trade in goods and services	Any purpose

Disclaimer:
This information is for general reference only. If you require the information for any purposes, please refer to the FEP Notices published at Bank Negara Malaysia's website and obtain (as required) independent advice. OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Bank Berhad accept no liability for any part of thi document.

Under the Liberalisation of Foreign Exchange Policy Notices read with the related FAQs ("FEP Notices"), Bank Negara Malaysia (BNM) has announced FEP Notices which provides greater flexibilities to businesses as part of their continued efforts to strengthen Malaysia's position in the global supply chain and to foster a conducive environment in attracting foreign direct investment (FDI) into Malaysia. Below is the summary of BNM's announcement.

1.Removal of export conversion rule
Resident exporters may now manage the conversion of export proceeds according to their foreign currency cash flow needs. Mandatory 75% conversion to Malaysia Ringgit is no longer applicable and resident exporters may maintain 100% of their export proceeds in their respective TFCA.

2.Resident exporters can settle domestic trade in foreign currency with other residents involved in the global supply chain[1]
Recognising Malaysian exporters' vital position in the global supply chain, this measure will facilitate natural hedge for resident exporters and their business partners along the supply chain to better manage the foreign exchange risk.

3.Resident exporters can extend the period for repatriation of export proceeds beyond six months under exceptional circumstances[2]
While the 6-month rule remains in place, this flexibility eliminates the need for exporters to seek BNM's approval in repatriating their export proceeds beyond the 6-month period for reasons beyond the exporters' control. For other purposes, approval from BNM is still required.

4.Resident exporters can net-off export proceeds against permitted foreign currency obligations[3]
With this flexibility, exporters no longer need to seek approval from BNM for netting arrangements involving export proceeds. This would enhance business efficiency and cash flow management for exporters.

5.Resident corporates can undertake commodity derivatives hedging directly with non-resident counterparties
In addition to the current access to resident futures brokers for their commodity hedging needs, resident corporates are allowed to transact commodity derivatives with non-resident futures brokers directly. This provides greater risk management avenue and choice for resident corporates to hedge their commodity price risk.

[1] Global supply chain is defined as a business activity where resident importers purchase goods or services from overseas to support production and distribution of goods or services by resident exporters for their export activities. This includes domestic trade transactions between the resident importer and the resident exporter undertaken through resident intermediaries.
[2] Exceptional circumstances are defined as a situation where exporters have no control over the delay in receiving the export proceeds e.g. their buyers are in financial difficulties (see FAQs for more details)
[3] Such as netting of export receivables against import payables with the same overseas buyer and supplier (see FAQs for more details).
[4] Refer to BNM's website at https://www.bnm.gov.my/fep.

Source: BNM's Website/Foreign Exchange Policy

Please note that under the laws of Malaysia, any person who fails to comply with FE Notices commits an offence and shall on conviction, be liable to imprisonment for a term not exceeding 10 years or to a fine not exceeding RM50 million or to both.

Foreign Exchange Policy Notice 7 – Export of Goods

1. A Resident exporter shall receive the proceeds of its Export of Goods in Malaysia (a) in Ringgit or Foreign Currency which shall be placed in a Ringgit account or Trade FCA (b) in full value excluding any (i) approved deductions related to the Export of Goods as listed in Appendix A of FEP Notice 7; and excluding any (ii) amount spent for approved offsetting or writing-off arrangements as listed in Appendix B of FEP Notice 7.

A Resident exporter shall receive the proceeds of its Export of Goods in Malaysia earlier than or in accordance with the payment date of the export contract which shall not exceed six (6) months from the date of shipment. However, where any of the circumstances stated in Appendix C of FEP Notice 7 applies, the Resident exporter may receive the proceeds of its Export of Goods up to twenty-four (24) months from the date of shipment.

2. The above shall not apply to proceeds of Export of Goods categorised under Appendix D of FEP Notice 7.

3. Where a Non-Resident undertakes settlement for an Export of Goods in Ringgit in Malaysia, the Ringgit shall be sourced from (a) buying of Ringgit against Foreign Currency in accordance with Part B of FEP Notice 1; (b) an External Account of the Non-Resident; (c) an External Account of an NRFI acting on behalf of the Non-Resident, where it shall involve the buying of Ringgit in accordance with Part B of FEP Notice 1; or (d) a Ringgit trade financing facility from a LOB in accordance with Part D of FEP Notice 2.

4. Where a Resident exporter's annual gross Export of Goods exceeds RM250 million equivalent in the preceding year, the Resident exporter shall submit a report on Export of Goods to BNM via https://bnm.my/fep as and when required by BNM.

5. Where any proceeds from Export of Goods as referred to under part 1(c) above is not received by the Resident exporter within 24 months from the date of shipment, the Resident exporter shall notify BNM on the outstanding Export of Goods proceeds within twenty-one (21) days after the end of each calendar year via https://bnm.my/fep.

Refer to BNM's website at https://www.bnm.gov.my/fep - Notice 7 - Export of Goods and FAQs on Export of Goods for more information.

Source: BNM's Website/Foreign Exchange Policy

Please note that under the laws of Malaysia, any person who fails to comply with FE Notices commits an offence and shall on conviction, be liable to imprisonment for a term not exceeding 10 years or to a fine not exceeding RM50million or to both.

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