ACCOUNT OPENING FORM (NON-INDIVIDUAL)

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

Section A: Type of Accounts

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

Account Type ☐ Current Account ☐ Current Account-i ☐ Basic Current Account Plus* ☐ Basic Current Account-i Plus*

***Applicable to Micro & Small SME. If you do not wish to open Basic Current Account/-i Plus, please select one (1) of the reasons below:**

☐ Prefers other AmBank/AmBank Islamic current accounts with more features, benefits or loyalty programmes

☐ Prefers other AmBank/AmBank Islamic current accounts with better interest/profit rate

Business Type ☐ Sole Proprietor ☐ Partnership ☐ Private Limited ☐ Public Listed

☐ Others: _____

Foreign Direct Investment ☐ Yes ☐ No

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

☐ FCA ☐ FCA-i

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

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

Charges, if any, will be debited from MYR current account/-i

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

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

Placement Instruction:	Amount: MYR _____ Tenure: _____ months	Maturity Instruction:	Crediting account no.
☐ Cheque: _____ ☐ Debit account: _____		☐ Auto Renew (Principal & Interest/Profit) ☐ Auto Renew Principal only[1] ☐ Withdrawal (Principal & Interest/Profit)[2]	_____ *(Applicable for 1 - Interest/Profit, and 2 - Principal & Interest/Profit)*

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

Debit card required ☐ Required ☐ Not Required

A.5 e-Statement Subscription for Bank Statement (Please tick (✓) where applicable)

Type of e-Statement required	Email Address (primary)**:
☐ Single e-Statement (Monthly)	
☐ Combined e-Statement	Email Address 1 (for Combined e-Statement only):
☐ Daily*	
☐ Weekly*	Email Address 2 (for Combined e-Statement only):
☐ Monthly	

*For Corporate Customers only. No physical statement will be issued.
**The email will also be used for communication purpose for any DuitNow-related services.

Section B: Business Details

B.1 Registered Business Details

Registered Business Name:			
Business Registration Number:		Date of Incorporation/Registration:	
Tax Identification Number (TIN):		Sales and Services Tax Number (SST):	
Registered Address:			
Account Correspondence Address: (if different from the registered address)			
Postal Code:	City:	State:	Country:
Country of Operation:			
Business Status: ☐ Resident ☐ Non-Resident		Business Office Tel. Number:	
Business Email Address:			

Purpose of Account: ☐ Payroll ☐ Payment ☐ Collections ☐ Investment ☐ Operating Account ☐ Trade Settlement ☐ Others: _____

B.2 Business Declaration

Business Category: ☐ SME ☐ Non-SME

Business type: ☐ Manufacturing/Manufacturing-Related Services/Argo-based Industries ☐ Services and others

Brief Nature of Business Description:	
Annual Sales Turnover (RM):	As at Financial year:
No. of Employees:	As at Financial year:
Source of Funds/Wealth/Net Worth:	☐ Business Income/Proceeds ☐ Sales of Property/Assets ☐ Bank Borrowing/Loan/Financing ☐ Investment return, Dividend/Interest Income (Profit from investment, Dividend payment from shares, interest/profit earned from Fixed/Term Deposit-i ☐ Others: _____

B.3 Authorised Contact Person *(Appointment of authorised personnel to perform non-monetary/monetary transactions and to receive/disclose your company's information to/from AmBank (M) Berhad and/or AmBank Islamic Berhad)*

1. Full Name (as per NRIC/Passport):	2. Full Name (as per NRIC/Passport):
NRIC/Passport No.:	NRIC/Passport No.:
Email address:	Email address:
Office No.:	Office No.:
Mobile No.*:	Mobile No.*:
Designation:	Designation:
Authorised for: ☐ Account balance inquiry ☐ Confirmation of remittance instrument application/collection ☐ Confirmation of encashment ☐ Confirmation of debiting/crediting transaction of the said account ☐ Confirmation of requisition/Collection of cheque book	Authorised for: ☐ Account balance inquiry ☐ Confirmation of remittance instrument application/collection ☐ Confirmation of encashment ☐ Confirmation of debiting/crediting transaction of the said account ☐ Confirmation of requisition/Collection of cheque book

*Note: For sole proprietors, this mobile number will be used to communicate regarding all DuitNow-related services

Section C: Applicable ONLY for Sole Proprietorship and Partnership

C.1 Authorised Signatories/Signature Specimen Card & Declaration of Vulnerability Persons

Note:

1. For micro or small businesses as defined in the Guidelines for SME Definition issued by SME Corporation Malaysia, authorised signatories and declaration of vulnerability persons are to be embedded into the Board Resolution. Please use the Bank's prescribed Board Resolution template for micro and small businesses.
2. For all other customer types, the details of authorised signatories must be incorporated into the Board Resolution and/or Minutes of Meeting, as applicable.
3. Please photocopy this page if additional authorised signatories are required.
4. Following persons categories are considered as "vulnerable person":
   - I) Disabilities – Refers to long-term disability such as (a) hearing impairment; (b) visual impairment; (c) speech impairment; (d) physical impairment; or (e) learning impairment such as dyslexia or low spectrum autism
   - II) Life events – Customers who experienced adverse life events e.g. loss of job, temporary or long term financial hardship
   - III) Financial resilience – customers with low ability to withstand financial shocks e.g. overly-indebted or have cash flow problems
   - IV) Capability – Customers with low financial knowledge, or low capability in areas such as literacy, language or digital skills
   - V) Senior Citizen – Individual aged 60 years and above

Condition of Authorisation Please tick (✓) one.

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

Authorised Signatory:	**Authorised Signatory:**
Full Name (as per NRIC/Passport):	Full Name (as per NRIC/Passport):
NRIC/Passport: Date of Birth:	NRIC/Passport: Date of Birth:
Designation: Contact No.:	Designation: Contact No.:
OKU Card: Yes ☐ No ☐ Vulnerable Person: Yes ☐ No ☐	OKU Card: Yes ☐ No ☐ Vulnerable Person: Yes ☐ No ☐
If yes, Type of vulnerability: ☐ Visually impaired ☐ Mute ☐ Deaf ☐ Physical Disabilities ☐ Senior Citizen (age 60 years and above) Others, please specify _____	If yes, Type of vulnerability: ☐ Visually impaired ☐ Mute ☐ Deaf ☐ Physical Disabilities ☐ Senior Citizen (age 60 years and above) Others, please specify _____
Authorised Signature:	**Authorised Signature:**
Full Name (as per NRIC/Passport):	Full Name (as per NRIC/Passport):
NRIC/Passport: Date of Birth:	NRIC/Passport: Date of Birth:
Designation: Contact No.:	Designation: Contact No.:
OKU Card: Yes ☐ No ☐ Vulnerable Person: Yes ☐ No ☐	OKU Card: Yes ☐ No ☐ Vulnerable Person: Yes ☐ No ☐
If yes, Type of vulnerability: ☐ Visually impaired ☐ Mute ☐ Deaf ☐ Physical Disabilities ☐ Senior Citizen (age 60 years and above) Others, please specify _____	If yes, Type of vulnerability: ☐ Visually impaired ☐ Mute ☐ Deaf ☐ Physical Disabilities ☐ Senior Citizen (age 60 years and above) Others, please specify _____

Authorised Signatory:	**Authorised Signatory:**
Full Name (as per NRIC/Passport):	Full Name (as per NRIC/Passport):
NRIC/Passport: Date of Birth:	NRIC/Passport: Date of Birth:
Designation: Contact No.:	Designation: Contact No.:
OKU Card: Yes ☐ No ☐ Vulnerable Person: Yes ☐ No ☐	OKU Card: Yes ☐ No ☐ Vulnerable Person: Yes ☐ No ☐
If yes, Type of vulnerability: ☐ Visually impaired ☐ Mute ☐ Deaf ☐ Physical Disabilities ☐ Senior Citizen (age 60 years and above) Others, please specify _____	If yes, Type of vulnerability: ☐ Visually impaired ☐ Mute ☐ Deaf ☐ Physical Disabilities ☐ Senior Citizen (age 60 years and above) Others, please specify _____

Section D: Application for Online Banking Channel

D.1 Package Selection (Select 1 package only)

	Package A: Biz Premium (AmAccessBiz) *(Recommended for Sole Proprietors, Partnerships and Small SMEs)*	**Package B: Corporate Premium (AmAccess Corporate)** *(Recommended for Large SMEs and Public Listed)*
Package Type	☐ Inquiry Module only *(ONLY for Professional Bodies that manage clients' fund)* ☐ Inquiry + Payment Modules ☐ Forex Module only	☐ Inquiry Module only ☐ Inquiry + Payment Modules
Inquiry Module		
View account balance & transaction history	✓	✓
Foreign Exchange	☐ Contract Booking, FX Firm Order, FX Alert	N/A
Inquiry + Payment Modules		
Local Transfer	✓ *(Internal Fund Transfer, IBG, DuitNow, JomPAY, FPX)*	✓ *(Internal Fund Transfer, IBG, RENTAS, DuitNow, JomPAY, FPX, RENTAS)*
Foreign Transfer/ Telegraphic Transfer	✓	✓
Foreign Exchange	☐ Contract Booking, FX Firm Order, FX Alert	N/A
Salary & Statutory Body Payments (EPF, SOCSO, EIS, IRB)	✓	☐ Salary Payment Only ☐ Salary and Statutory Body Payments (Mandatory to fill up Section D.3)
Multilevel authorisation & limitation by payment type	N/A	✓
System Administrator	N/A	✓
Company Linking	N/A	✓
Token	e-Token (Digital)	Physical Token ☐☐ Please indicate the quantity of tokens required *Note: If not specified, tokens will be issued based on the number of account signatories. Additional tokens will be charged at RM80.00 per token.*
	Daily Online Transaction Limit **MYR** _____ *Note: If not specified, the daily online transaction limit will be set to an accumulated limit of RM1 Million.*	**Charging Account** ☐ Default to transaction account ☐ Others, please specify MYR current account number: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ ***Note:*** *Above charging account option is applicable for all payment mode except statutory payment (EPF, SOCSO, EIS & LHDN). For statutory payment, 'default charges on transaction account' applies.*
Forex Module only		
Foreign Exchange	✓ *(Contract Booking, FX Firm Order, FX Alert)*	N/A

D.2 User Details (Please complete all sections and mark (X) in the appropriate boxes)

D.2.1 Mandatory For Package A (AmAccess Biz) and Package B (AmAccess Corporate)

Primary User/Primary System Administrator	Secondary User/Secondary System Administrator
Full Name (as per NRIC/Passport):	Full Name (as per NRIC/Passport):
NRIC/Passport No.:	NRIC/Passport No.:
Mobile No.:	Mobile No.:
Email address:	Email address:
Preferred User ID: (Maximum of 10 alphanumeric characters; no special characters allowed. e.g.: !?;)	Preferred User ID: (Maximum of 10 alphanumeric characters; no special characters allowed. e.g.: !?;)

Specimen Signature:	Specimen Signature:

D.2.2 User Mandates and Roles: Mandatory For Package A (AmAccessBiz) Inquiry + Payment Module only

Authorisation Mandate (i.e. How to approve transaction)

☐ Straight-Through ☐ Any 1 Authoriser ☐ Any 2 Authorisers

☐ Salary & Statutory Body Payment Access ☐ Forex Access (Contract Booking, FX Firm Order, FX Alert)	☐ Salary & Statutory Body Payment Access ☐ Forex Access (Contract Booking, FX Firm Order, FX Alert)
Primary User Role: ☐ Inquirer ☐ Maker (for Any 1 or 2 Authorisers) ☐ Authoriser (for Any 1 or 2 Authorisers) ☐ Power User (Maker and Authoriser) ☐ FX User	**Secondary User Role:** ☐ Inquirer ☐ Maker (for Any 1 or 2 Authorisers) ☐ Authoriser (for Any 1 or 2 Authorisers) ☐ Power User (Maker and Authoriser) ☐ FX User
Token (only applicable for Authoriser/Power User (Maker and Authoriser)) ☒ Digital Token *(defaulted)* *(transaction authorisation limit below MYR100,000 per transaction)* ☐ Physical Token (optional)	**Token (only applicable for Authoriser/Power User (Maker and Authoriser))** ☒ Digital Token *(defaulted)* *(transaction authorisation limit below MYR100,000 per transaction)* ☐ Physical Token (optional)

Note: Standard fees and charges shall apply for Physical Token. More information can be found on AmBank website

D.2.3 Mandatory For Package A (AmAccessBiz) Foreign Exchange (Contract Booking, FX Firm Order, FX Alert)

☐ Board Resolution ☐ Dealing Mandate

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

Payroll & Statutory Body Payment Details

Type	Payment Mode	Charges (MYR)
Payroll	IFT	Waived
	IBG	☐ / Transaction

Type	Statutory Body	Employer Ref. No.	Charges
Statutory Body	EPF		☐ / Month Standard monthly subscription fee: MYR15*
	SOCSO		
	IRB		

Remarks:

*For new customers, the first MYR current account will be the charging account for monthly subscription fees

Section E: Declaration

E.1 Perbadanan Insurans Deposit Malaysia (PIDM)

☐ I/We have been informed that the product is protected by PIDM up to MYR250,000 for each depositor; and

☐ I/We have received a copy of PIDM's DIS Brochure

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

Self-Certification By Entity

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

Part A: General Information

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

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

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

a) A Specified U.S. Person[1] ☐

b) A Passive Non-Financial Foreign Entity (NFFE) with one or more Controlling Persons who are Substantial U.S. Owners[2] ☐

c) A Non-Participating Foreign Financial Institution (NPFFI)[3] ☐

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

	Yes	No
a) The entity has tax residency[4] outside Malaysia (if yes, please complete Part D)	☐	☐
b) The entity is a Passive Non-Financial Entity (NFE) with one or more Controlling Persons[5] (if yes, please complete Part E and F)	☐	☐

If answered "No" for both questions, please proceed to Part G

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

i) Active NFE – Public Listed Company or its Relate Entity[6] ☐

ii) Active NFE – Government Entity, Central Bank or International Organisation ☐

iii) Active NFE other than the above (Please complete Part E) ☐

iv) Passive NFE (Please complete Part E only if the entity has no Controlling Person) (Please complete Part E and F if the entity has one or more Controlling Person) ☐

v) Financial Institution – a Custodian Institution, a Depository Institution, an Investment Entity (other than (vi) below), or a Specified Insurance/Takaful Company ☐

vi) An Investment Entity that is not a Participating Jurisdiction Financial Institution and is managed by another Financial Institution (Please complete Part E only if the entity has no Controlling Person) (Please complete Part E and F if the entity has one or more Controlling Person) ☐

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

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

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

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

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

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

Part E: Tax Residency for Entity (Please complete if Part D (iii) or (iv) is selected)

Note: Please make additional copies of this page if further declarations on the Entity's Tax Residency are required

Country/Jurisdiction of Tax Residence(s)	**Taxpayer Identification Number (TIN)** (Not required if the entity is a tax resident of Malaysia)	**If TIN is not available, please select the appropriate reason**
		☐ The country/jurisdiction does not issue TINs to its residents ☐ Application for TIN or equivalent number in progress ☐ Unable to obtain a TIN or equivalent number or other reason (Please provide explanation) _____

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

Part F: Information of Controlling Person(s)

Controlling Person (CP) 1	**CP Type:**
Name:	**NRIC No./Passport No.:**
Residential Address:	
Date of Birth:	Place of Birth (Country):
Information on Tax Residency:	
Country of Tax Residence(s):	**Taxpayer Identification Number (TIN):** (Not required if the entity is a tax resident of Malaysia)
Reason if TIN is not available: ☐ The country does not issue TINs ☐ I am earning below the taxable income bracket to have a TIN ☐ I am a housewife, househusband, minor or retiree ☐ I am a student with appropriate Visa ☐ I hold a diplomatic post in a consulate or embassy in Malaysia ☐ Others _____	
Country of Tax Residence(s):	**Taxpayer Identification Number (TIN):** (Not required if the entity is a tax resident of Malaysia)
Reason if TIN is not available: ☐ The country does not issue TINs ☐ I am earning below the taxable income bracket to have a TIN ☐ I am a housewife, househusband, minor or retiree ☐ I am a student with appropriate Visa ☐ I hold a diplomatic post in a consulate or embassy in Malaysia ☐ Others _____	
Controlling Person (CP) 2	**CP Type:**
Name:	**NRIC No./Passport No.:**
Residential Address:	
Date of Birth:	Place of Birth (Country):
Information on tax residency:	
Country of Tax Residence(s):	**Taxpayer Identification Number (TIN):** (Not required if the entity is a tax resident of Malaysia)
Reason if TIN is not available: ☐ The country does not issue TINs ☐ I am earning below the taxable income bracket to have a TIN ☐ I am a housewife, househusband, minor or retiree ☐ I am a student with appropriate Visa ☐ I hold a diplomatic post in a consulate or embassy in Malaysia ☐ Others _____	
Country of Tax Residence(s):	**Taxpayer Identification Number (TIN):** (Not required if the entity is a tax resident of Malaysia)

Reason if TIN is not available:	☐ The country does not issue TINs	☐ I am earning below the taxable income bracket to have a TIN	☐ I am a housewife, househusband, minor or retiree
	☐ I am a student with appropriate Visa	☐ I hold a diplomatic post in a consulate or embassy in Malaysia	☐ Others _____

If the Entity has more than 2 Controlling Persons, please use a separate sheet

Note: Type of Controlling Person (CP)
CP01 – Controlling Person of a legal person – control by ownership
CP02 – Controlling Person of a legal person – control by other means
CP03 – Controlling Person of a legal person – senior managing official
CP04 – Controlling Person of a trust – settlor
CP05 – Controlling Person of a trust – trustee
CP06 – Controlling Person of a trust – protector
CP07 – Controlling Person of a trust – beneficiary
CP08 – Controlling Person of a trust – other
CP09 – Controlling Person of a legal arrangement (non-trust) – settlor – equivalent
CP10 – Controlling Person of a legal arrangement (non-trust) – trustee – equivalent
CP11 – Controlling Person of a legal arrangement (non-trust) – protector – equivalent
CP12 – Controlling Person of a legal arrangement (non-trust) – beneficiary – equivalent
CP13 – Controlling Person of a legal arrangement (non-trust) – other – equivalent

Part G: Declarations

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

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

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

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

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

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

Terms and Conditions

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

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

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

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

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

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

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

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

4) *Latest Board Resolution is provided*
Authorised Persons are confirming that the board resolution is the latest.

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

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

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

Personal Data Protection Act

AmBank Group may, from time to time, share your personal data with other entities within the group and with its business partners to offer you products, services, and promotions that may be of interest. This may include sharing basic information such as your name and contact details. Say 'YES' to great offers and promotions from AmBank Group and its business partners.

☐ Yes, I/we consent to receive marketing promotional materials from AmBank Group and its business partners, including the sharing of my/our personal data for this purpose

☐ No, not at this point of time

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

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

General Consent For Disclose Of Personal Data To Third Parties

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

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

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

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

☐ Yes, I/we agree to authorise the Banks to disclose the information to the third parties.

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

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

I/We, hereby acknowledge that I/we am/are aware that I/we may call the Bank's Contact Centre at 03-21788888 which is operational daily from 9.00 a.m. to 9.00 p.m. or email to customercare@ambankgroup.com for the following:

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

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

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

i. confirm that I/we/our directors/shareholders/officers have obtained their consent or is otherwise entitled to provide the information to the Bank and for the Bank to use it in processing this application and to provide information on the Bank's products, services and/or offers (inclusive of the products, services and offers of the other entities within the Bank's Group) which the Bank and the entities within the Bank's Group believe may be of interest and/or beneficial to them;

ii. agree to ensure that the personal and financial information of the said third parties is accurate;

iii. agree to update the Bank in writing in the event of any material change to the said personal and financial information; and

iv. agree to the Bank's right to not process my/our application should such consent be withdrawn by any of the said third parties;

Email Statement

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

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

Part H: Declaration of Anti-Bribery And Corruption

This Declaration is made to AmBank Group[1] pursuant to the …… [*Agreement Name*] dated …..…… (the 'Agreement') signed between …….…… Registration No.: ……..) (the 'Company') and …… [*Bank Name*] (Registration No. ……..…… (…….……..……)).

I, ……..…….. (NRIC No. ……..), as the authorised representative of the Company hereby confirm and declare the following:-

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

(h) (if applicable) not misrepresent its capabilities and skills to gain procurement contract(s) from the AmBank Group or during its delivery of goods or services to the AmBank Group.

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

If at any time the Company is aware of any persons including employees or officers of AmBank Group involved in situation of actual and/or potential improper conduct, in line with the AmBank Group Whistleblower Protection Policy, the Company, if it deem fit and proper to do so, may notify AmBank Group in writing directly via email to the designated Board Ombudspersons at ombudsperson@ambankgroup.com or Management Ombudspersons at management-ombudsperson@ambankgroup.com or write in to Level 25, Bangunan AmBank Group, 55 Jalan Raja Chulan, 50200 Kuala Lumpur via a sealed envelope marked "Strictly Private & Confidential". For avoidance of doubt, "improper conduct" among other things includes bribery, fraud and embezzlement.

The Company hereby acknowledges and agrees that the AmBank Group shall reserve the right to suspend and/ or terminate the Agreement without prior notice and to further disqualify the Company from entering into any future business relationship with the AmBank Group and/or tendering for future contracts to the AmBank Group if the Company is or has been found to have violated any of the declarations stipulated herein or has breached any terms in the Agreement or are being investigated for bribery or corruption. When this happens, it shall be liable to fully indemnify and hold AmBank Group and/or any of AmBank Group's Agent harmless from and against any and all claims, losses, liabilities, damages, penalties, costs and expenses howsoever arising as a result thereto.

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

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

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

1. By signing below, I/We hereby confirm that I/We are duly authorised to complete and submit this Account Opening Form, to give the declarations and representations contained herein, and to accept, for and on behalf of the Customer, the terms and conditions as set out herein.
2. I/We declare that all information provided above is true and accurate, and that I/We have not withheld any material facts or information from AmBank/AmBank Islamic Berhad.
3. I/We undertake to provide AmBank/AmBank Islamic Berhad with any additional information that may be required at any time and further undertake to update the Bank promptly on any changes to the information stated herein.

Authorised Signature 1:	**Authorised Signature 2:**
Name:	Name:
Designation:	Designation:
Date:	Date:
Authorised Signature 3:	**Authorised Signature 4:**
Name:	Name:
Designation:	Designation:
Date:	Date:

For Bank Use

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

We, hereby accept the appointment(s) as the agent as stipulated in the offer above. We will, in performing our obligations in relation to the transactions specified in the offer, protect the interest of the Customer and act in good faith. We declare that the required account opening checks have been performed on the above customer. For new Customer, the first MYR current account will be the charging account for Monthly Subscription Fees.

Date:	**CIF:**	**Impacted System:**
Branch Name:	**Branch Code:**	**RM Code:**

Attended by:	**Approved by:**	**SVS Captured:**	**SVS Validated:**

Account No.	**Currency**	**Corporate Internet Banking Services** Please tick (✓) one
1.		☐
2.		☐
3.		☐