

4. Know Your Key Risks and Benefits	
KEY RISKS	BENEFITS
<ul style="list-style-type: none"> Exchange Rate Risk: Entering into a FX contract fixes the exchange rate for a settlement date up to two business days from the Trade Date. This precludes any future financial benefit (sometimes known as 'opportunity cost') or any future financial cost from subsequent exchange rate movements. If the underlying reason for setting the exchange rate for a future delivery date no longer exists (e.g., the underlying commercial contract is cancelled), the contract may need to be cancelled at prevailing market rates. This may incur a profit or a loss, i.e., the 'mark-to-market' value of the contract. Currency markets are highly volatile and the prices of the underlying currencies can fluctuate rapidly and over wide ranges, sometimes reflecting unforeseen events or changes in conditions. Credit Risk: By entering into this transaction, you are subject to the credit risk of the Bank, i.e., the risk that the Bank may not pay any amounts due to be paid to you. Market Risk: Currency markets are highly volatile and the prices of the underlying currencies can fluctuate rapidly and over wide ranges, sometimes reflecting unforeseen events or changes in conditions. Your gains or losses may be linked to changes in markets to which a particular currency is linked, and such markets may not perform in a manner similar to the local market that you may be familiar with. Therefore, you may be exposed to the volatility of such market(s), which may be greater than the local markets. Legal Risk: A FX contract will be subject to such terms and conditions as required by the Bank. Please seek independent legal advice, if necessary. Tax Risk: The tax authorities may interpret or characterize the returns on this transaction in a way which may subject you to taxes that you may not have anticipated. Please consult your own tax adviser on the tax implications of this product. Cancellation Risk: In the event of cancellation of the FX contract, you may incur losses. This is due to the mark-to-market value of the FX contract calculated upon cancellation. The calculation of the mark-to-market value will include costs incurred by the Bank as a result of the cancellation, such as the cost of funding, interest charges or fees incurred and/or replacement costs of related hedge transactions, based on the Bank's prevailing market rates. 	<ul style="list-style-type: none"> Enables cross border settlements. Transactions are settled quickly, typically within the day itself or up to two (2) business days from the Trade Date.
<p>Any transaction will be subject to Malaysian laws and guidelines issued by Bank Negara Malaysia and other relevant authorities as amended or supplemented from time to time.</p>	

5. Other Key Terms
<ul style="list-style-type: none"> It is important that you inform the Bank of any change in your contact details to ensure that all correspondences reach you in a timely manner. If you require further information about the product above, please contact your AmBank representative.

Customer's Acknowledgment*

Please ensure that you are completing this section yourself and are aware of what you are placing your signature for.

I acknowledge that the Bank has provided me with a copy of the PDS.

I have read and understood the key information contained in this PDS.

*A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of a subsequent dispute over the product's terms and conditions.

Name: _____
Date: _____

WARNING

THE RETURNS ON THIS PRODUCT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING REFERENCE. THE RECOVERY OF YOUR PRINCIPAL MAY BE JEOPARDISED IF THERE IS AN EARLY TERMINATION OF A TRANSACTION. THIS PRODUCT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.