

Terms and Conditions of CGS-CIMB Securities World Traders Club ("Terms & Conditions")

Extension of Services and Benefits

1. CGS-CIMB Securities World Traders Club membership ("Membership") is by way of invitation from CGS-CIMB Securities Sdn. Bhd. ("CGS-CIMB") to existing or new individual retail stock broking and derivative clients who maintain a trading account or share margin financing account with CGS-CIMB ("Clients") (each an "Account", collectively the "Accounts"), based on the Minimum Gross Brokerage Requirement criteria as set out under Clause 3 below or by any other eligibility criteria determined at the discretion of CGS-CIMB from time to time.
2. The acceptance and continuance of the Membership will be entirely at the discretion of CGS-CIMB. CGS-CIMB will review the status of the Clients' Membership on a yearly basis and reserves the right at its sole and absolute discretion to either continue to avail such Membership to the Clients or to discontinue or terminate or suspend the same without assigning any reasons to the Clients.

Minimum Gross Brokerage Requirement

3. The Client must generate a **minimum gross brokerage of RM100,000.00 within twelve (12) consecutive months ("Minimum Gross Brokerage Requirement")** before Membership is offered to the Client by CGS-CIMB or such other amount as CGS-CIMB may determine from time to time for the acceptance and continuance of the Membership.
4. For Clients who have generated the Minimum Gross Brokerage Requirement with other brokers, a statement of account must be provided to CGS-CIMB as proof that the Minimum Gross Brokerage Requirement has been met.
5. Upon being accepted as a member, the Client must continue to generate the Minimum Gross Brokerage Requirement with CGS-CIMB starting from the date the Client becomes a member.
6. Should the Client have more than one (1) Account, all the gross brokerage generated through trading from such Accounts will be consolidated and taken into consideration as one (1) Account with CGS-CIMB for eligibility of the Membership.
7. Notwithstanding the above, CGS-CIMB may change, add, amend or vary the criteria to qualify for the Membership.

Eligibility

8. The following shall not be eligible to join the Club: -
 - a. Institutional and corporate client
 - b. Private Banking clients of CIMB Investment Bank Berhad that trades with CGS-CIMB;
 - c. Islamic stockbroking clients;
 - d. Permanent and/or contract employees of CGS-CIMB (including its subsidiaries and/or related companies) and/or their immediate family members (i.e. spouse, children, parents, brothers and sisters).
 - e. Spouse of dealer's representatives; and
 - f. Others as may be determined by CGS-CIMB.

Benefits and Services Offered

9. The benefits and services offered are as follows: -

No.	Benefits and services	Details
a	CIMB Bank Berhad Preferred Membership	<p>A CIMB Bank Berhad Preferred Membership and CIMB Bank Berhad Preferred Visa INFINITE Credit Card for the first year. Nonetheless, approval is still subject to CIMB Bank Berhad's credit assessment result.</p> <p>For the continuance of the CIMB Bank Berhad Preferred Membership from the second year and onwards, the Client would be required to maintain the following minimum assets under management with CIMB Bank Berhad ("AUM"):</p> <ul style="list-style-type: none"> a) Second year: Minimum AUM of RM150,000; and b) Third year and onwards: Minimum AUM of RM250,000.
b	Book Building / Private Placement	Priority to subscribe for new book building or private placement activities underwritten by CGS-CIMB.
c	CGS-CIMB i*Trade Pro	Waiver on subscription fee of the CGS-CIMB i*Trade Pro trading terminal for up to twelve (12) months.
d	Cross Border Real Time Market Data	Waiver on subscription fee to CGS-CIMB's Real Time Market Data of up to three (3) Foreign Stock Exchanges for up to twelve (12) months.
e	Fast approval of Share Margin Financing ("SMF") application	Application will be processed on a priority basis. Nonetheless, approval is still subject to CGS-CIMB's credit assessment result.
f	Equipped with high SMF facility limit	Facility limit of up to RM5 million to be offered. Nonetheless, approval is still subject to CGS-CIMB's credit assessment result.
g	i*Gateway	Priority and full access to CGS-CIMB's i*Gateway micro site. i*Gateway is CGS-CIMB's one stops interactive Technical Analysis knowledge center and serves as a platform for traders and investors to share ideas, investment strategies and receive latest market information. The i*Gateway micro site includes video animations, the Technical Analysis Newsletter for equities (local and foreign) and derivatives, a library, forums and an event calendar.
h	Petrol card	Entitled to an RM1,200 petrol card to be given on a yearly basis (4 th quarter of membership year).
i	Birthday Gift (Shopping Voucher)	Entitled to an RM600 shopping voucher to be given on the Clients birthday month.

CGS-CIMB Securities Sdn. Bhd. (formerly known as Jupiter Securities Sdn. Bhd.) (48703-W)

(A Participating Organisation of Bursa Malaysia Securities Berhad)

Level G, Tropicana City Office Tower, No 3, Jalan SS20/27, 47400 Petaling Jaya, Selangor Darul Ehsan.

General Tel No.: 03-2635 6666 Email Address: customerservice.my@cgs-cimb.com

j	Smart Phone/ Tablet upgrade	Entitled to a voucher worth RM 2,000.00 for the purchase of a smart phone or a tablet every two (2) years
k	Special Events/ Workshops	Invitation to exclusive events and workshops organized by CGS-CIMB whereby celebrity traders, speakers and gurus will be invited.
l	Personal touch	In order to provide utmost customer service, a dedicated personnel will be assigned to the Client.

10. The Client shall be responsible to pay any taxes (including but not limited to sales and services tax ("SST"), incidental cost and/or any other charges relating to any of the benefits and services unless stated otherwise. CGS-CIMB shall not be held liable for any taxes (including but not limited to SST, incidental cost, charges and/or damage) caused by any of the benefits and services and/or non-fulfillment by any of its agents/distributors.

Termination of Membership

11. Failure to generate or maintain the minimum brokerage required as set out under Clause 3 may lead to the termination or suspension of the Client's Membership upon adequate notice given to the Client. Upon termination of Membership, the Client shall not be entitled to the benefits and services granted.
12. Termination of usage of the benefits and services made available to the client may also be brought about by the following:
- By the Client giving written notice to CGS-CIMB to terminate the Membership;
 - Upon death or insanity of the Client or if the Client commits an act of bankruptcy; or
 - If there is any change in law or regulation which makes it impossible or unlawful for CGS-CIMB to continue to make available, the benefits and services.
13. CGS-CIMB reserves the right at its sole and absolute discretion at any time and from time to time to terminate, cancel, amend, modify, revise, restrict or suspend all or any of the benefits and services made available to the Client upon giving adequate notice. For the avoidance of doubt, any termination, cancellation, amendment, modification, revision, restriction or suspension of all or any of the benefits and services shall not entitle the Client to any claim or compensation against CGS-CIMB for any losses or damages suffered or incurred by the Client as a direct or indirect result of the act of termination, cancellation, amendment, modification, revision, restriction or suspension.
14. Notwithstanding the above, CGS-CIMB reserves the right to suspend or terminate any or all of the benefits and services at any time upon giving adequate notice to the Client without incurring any liability to the Client.
15. Upon the termination of the Membership, the Client shall cease to use the same and hereby agrees that CGS-CIMB shall have the right to charge the Client such levies, charges or fees determined by CGS-CIMB upon giving adequate notice, in respect of continued usage of any benefits and services by the Client notwithstanding the said termination.
16. CGS-CIMB shall not in any circumstances be held liable for any damages suffered or loss incurred by the Client or any third party in respect of any statement, representation, communication made in relation to or arising from the termination, amendment, modification, revision, restriction or suspension of all or any of the benefits and services made available by CGS-CIMB to the Client.

General

22. By signing these Terms and Conditions, Clients are deemed to have read, understood and have agreed to be bound by these Terms & Conditions. All decisions of CGS-CIMB in relation to every aspect of the Membership are binding and conclusive. No correspondence, queries, appeals or protests will be entertained whatsoever.
23. CGS-CIMB may at its sole and absolute discretion without notice from time to time vary, add to or amend the Terms and Conditions herein.
24. Notification to the Client in respect of any such variation, addition or amendment ("Amendment") shall be effected at CGS-CIMB's absolute discretion through any one of the following means of communication, namely, via CGS-CIMB's website or SMS or by ordinary mail to the Clients' last known address and the Amendment shall be binding on the Clients as from the date of notification of the Amendment or from such other date as may be specified by CGS-CIMB.
25. The Client acknowledges that the Membership is personal and non-transferable.
26. Time shall be of the essence herein but CGS-CIMB's failure in exercising or delay in exercising or enforcing its rights, powers, privileges or remedies against the Client shall not operate as a waiver thereof nor shall any partial exercise of any rights, powers, privileges or remedies, prejudice or affect the Bank's rights to subsequently act strictly in accordance therewith.
27. In no event (to the extent permitted by law) will CGS-CIMB be liable for any loss or damages (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages or to any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with the Membership, even if CGS-CIMB has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
28. These Terms and Conditions shall continue to be valid and binding notwithstanding any transfer or assignment of business, operations, assets or liabilities of CGS-CIMB or any change in CGS-CIMB or any company by which the business of CGS-CIMB may for the time being is carried on and/or the Client's death.
29. These Terms and Conditions shall prevail over any provisions or representations contained in any other promotional materials advertising this Membership in the event of any conflict in terms.
30. These Terms and Conditions are in addition and subject to the agreement and/or rules and regulations governing the operation, services, benefits and privileges in relation to and/or arising under the account(s) of the Client maintained with CGSCIMB, including but not limited to the General Terms and Conditions and Risk Disclosure Statement.
31. None of the benefits and services offered through the Membership shall be construed as an offer, recommendation or solicitation to buy or sell any securities. All members are advised to make their own independent evaluation and to consult their professional advisers before undertaking any transaction.

32. Notifications to CGS-CIMB must be made to the following address or email (or bearing such other address or email which CGS-CIMB may change by sending a notification to the Clients):-

- Address : CGS-CIMB Securities Sdn. Bhd.
Level G, Tropicana City Office Tower, 3, Jalan SS20/27, 47400,
Petaling Jaya, Selangor.
- Email Address : wb.wtc@cimb.com

33. In the event of any enquiries, Clients may visit any of CGS-CIMB's branches nationwide, or contact us at 03-2635 6878.

34. The Terms and Conditions as set out above shall be governed by the laws of Malaysia.