

Individual

ACCOUNT APPLICATION FORM

Name of Applicant : \_\_\_\_\_  
(also referred to herein as Applicant, I, me or my)

<input type="checkbox"/> Non Face-To-Face Verification	Dealer Code : _____
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To be completed by CIMB		
Type of Account	Client Code	CDS Account Number
<input type="checkbox"/> Direct Trading Account	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	0 6 5 - <div><div></div><div></div><div></div></div> - <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
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<input type="checkbox"/> Securitised Trading Account- Nominee	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	0 6 5 - <div><div></div><div></div><div></div></div> - <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
<input type="checkbox"/> Clicks Trader	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	0 6 5 - <div><div></div><div></div><div></div></div> - <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Remarks:		

**CIMB INVESTMENT BANK BERHAD (18417-M)**  
(A PARTICIPATING ORGANISATION OF BURSA MALAYSIA SECURITIES BERHAD)

**Principal Office** : Level 13, Menara CIMB, Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur Malaysia  
Telephone **(603) 2261 8888** Facsimile **(603) 2261 8889**

**Correspondence Address** : Level 17, Menara CIMB, Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur Malaysia  
Telephone **(603) 2261 8888** Facsimile **(603) 2261 8889**

Branch Offices

- Petaling Jaya* : Level G & Level 1, Tropicana City Office Tower No. 3 Jalan SS20/27 47400 Petaling Jaya Selangor Malaysia  
Telephone **(603) 7717 3388** Facsimile **(603) 7717 3399**
- Penang* : Level 2, Menara BHL, 51 Jalan Sultan Ahmad Shah 10050 Penang Malaysia  
Telephone **(604) 238 5900** Facsimile **(604) 229 1616**
- Melaka* : Ground, 1st & 2nd Floor No. 191, Taman Melaka Raya Off Jalan Parameswara 75000 Melaka Malaysia  
Telephone **(606) 289 8800** Facsimile **(606) 289 8810**
- Johor* : No. 73, Ground Floor, 73A & 79A, First Floor, Jalan Kuning Dua, Taman Pelangi 80400 Johor Bahru, Johor Malaysia  
Telephone **(607) 340 5888** Facsimile **(607) 335 1103**
- Kuantan* : A-27, Ground, 1st & 2nd Floor, Jalan Dato Lim Hoe Lek 25200 Kuantan Pahang Malaysia  
Telephone **(609) 5057 800** Facsimile **(609) 5144 023**
- Ipoh* : No. 8, 8A-C, Persiaran Greentown 4C, Greentown Business Centre, 30450 Ipoh, Perak Malaysia  
Telephone **(605) 208 8688** Facsimile **(605) 241 0999**
- Kuching* : Aras 1 (Utara) Wisma STA No. 26, Jalan Datuk Abang Abdul Rahim 93450 Kuching, Sarawak Malaysia  
Telephone **(6082) 358 688** Facsimile **(6082) 358 689**
- Sibu* : 6A Ground Floor, Jalan Bako Off Brooke Drive 96000 Sibu Sarawak Malaysia  
Telephone **(6084) 367 700** Facsimile **(6084) 336 316**
- Kota Kinabalu* : 1st Floor, Central Building, Jalan Sagunting 88000 Kota Kinabalu Sabah Malaysia  
Telephone **(6088) 328 878** Facsimile **(6088) 328 900**

## GUIDE TO COMPLETE INDIVIDUAL ACCOUNT APPLICATION FORM

Follow these simple steps to open an Individual Trading Account with CIMB Investment Bank Berhad (also referred to herein as “CIMB”, “you” or “your Company”):

1. **Complete all applicable fields of the Individual Account Application Form.**  
Complete all applicable fields of the Individual Account Application Form (Part A to I and Part J to N). Please type or write using **BLOCK LETTERS**. Any amendments made must be legible and countersigned by the applicant.
2. **Other mandatory form that must be duly completed and signed:**
  - (a) CDS Account Form – for Individual (Form FMN070)  
If I do not have an existing Central Depository Securities (“CDS”) Account, I shall be required to open a CDS Account with Bursa Malaysia Depository Sdn Bhd by completing a separate set of application form (Form FMN070) and submitting the relevant documents as stated in the Form FMN070. This CDS Account is maintained by Bursa Malaysia Depository Sdn Bhd, the depository for all securities traded on Bursa Malaysia Securities Berhad. I shall be required to complete this application form with regard to the crediting of dividend and submit the relevant documents as stated in the Form FMN070
3. **The completed Individual Account Application Form must be returned together with the following supporting documents:**
  - (a) 5 certified true copies of
    - (i) Malaysian NRIC/Armed Forces or Police Personnel/Authority Card (both sides); or
    - (ii) Non-Malaysian Passport
  - (b) 1 copy of latest Bank Statement/Payslip/EA Form/Income Tax Return Form.
  - (c) 1 copy of valid VISA for Non Malaysian is required. Please find types of VISA required as follow :

Item	Categories of Non-Malaysian	Types of VISA Required
1	Foreign Student	(a) Student Visa , AND (b) Educational Institutional Entrance /Admission Letter (The letter which will states the duration of the courses)
2	Foreign Spouse/Foreign National with family ties with a Malaysian citizen / PR of Malaysia/Ex-Malaysia)	(a) Entry Permit , OR (b) Social Visit Pass/Long Term Social Visit Pass (whenever is available)
3	Foreign Worker/Domestic Helper	(a) Visitors Pass (Working Visa) , (b) Letter of Employment in Malaysia (that stated the length of employment)

### IMPORTANT NOTES:

1. Please read the general terms and conditions of CIMB (“CIMB’s General Terms and Conditions”).
2. The application herein is subject to the approval of CIMB and CIMB reserves the right to reject the application without giving any reasons.
3. Applicant residing outside Malaysia is required to arrange for a Notary Public, or in countries that do not have a Notary Public, advocates and solicitors or officers authorised by a licensed stockbroking Company with a recognised stock exchange; or authorised officer of a Malaysian Embassy or High Commission or Consulate to authenticate the individual Account Application Form, Form FMN070, and the photocopy of documents mentioned in 3(a) and 3(b) above.
4. For transactions in Non-Ringgit securities trading through CIMB, the applicant is required to complete a **W-8BEN** form and **Appendix 1 – Supplementary Notice on Foreign Exchange Administration Rules Form**.
5. For Non Malaysian, the applicant is required to complete a Common Reporting Standard (CRS) form



**D. FINANCIAL INFORMATION**

Gross Annual Income	<input type="checkbox"/> Below RM 12,000	<input type="checkbox"/> RM 12,000 - RM 24,000	<input type="checkbox"/> RM 24,001 - RM 36,000	<input type="checkbox"/> RM 36,001 - RM 48,000
	<input type="checkbox"/> RM48,001-RM60,000	<input type="checkbox"/> RM 60,001 - RM 100,000	<input type="checkbox"/> RM 100,001 - RM 300,000	<input type="checkbox"/> Above RM 300,000
Estimated Net Worth	<input type="checkbox"/> Below RM 50,000	<input type="checkbox"/> RM 50,000 - RM 100,000	<input type="checkbox"/> RM 100,001 - RM 200,000	<input type="checkbox"/> RM 200,001 - RM 500,000
	<input type="checkbox"/> RM 500,001 - RM 1,000,000	<input type="checkbox"/> RM 1,000,001 - RM 2,000,000	<input type="checkbox"/> RM 2,000,001 - RM 3,000,000	<input type="checkbox"/> Above RM 3,000,000
Source of Wealth/Funds	<input type="checkbox"/> Savings	<input type="checkbox"/> Salary	<input type="checkbox"/> Business Income	<input type="checkbox"/> Directorship
	<input type="checkbox"/> Rental Income	<input type="checkbox"/> Investment Income	<input type="checkbox"/> Inherited Wealth	<input type="checkbox"/> Others _____

**E. PARTICULARS OF SPOUSE (IF MARRIED) (MANDATORY) OR NEXT OF KIN (IF NOT MARRIED)**

Name (as per NRIC/Passport)	_____										Relationship with Applicant	_____																																																																												
New NRIC No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	Old NRIC/Passport No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>																																																																	
Employment Status	<input type="checkbox"/> Employed	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Others _____	(For retiree, please specify the last employment prior to retirement)										Nationality	<input type="checkbox"/> Malaysian	<input type="checkbox"/> Others _____																																																																								
Name of Employer / Firm / Business	_____										Designation/Occupation	_____																																																																												
Office/Business Address	<table><tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr><tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr><tr><td colspan="15"></td><td>Postcode</td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr></table>																				<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>																Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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**F. INVESTMENT OBJECTIVE & EXPERIENCE**

Investment Objective	<input type="checkbox"/> Short Term	<input type="checkbox"/> Long Term	<input type="checkbox"/> Dividend	<input type="checkbox"/> Interest	<input type="checkbox"/> Capital Growth
Risk Tolerance	<input type="checkbox"/> Aggressive	<input type="checkbox"/> Moderate	<input type="checkbox"/> Conservative		
Investment Experience	(1) Equities _____ year (s)	(2) Futures _____ year (s)			

**G. PARTICULARS OF RELATED OR CONNECTED PERSONS OR ACCOUNTS**

Does the Applicant have trading account with other brokers?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, please specify Name of Broker	_____	
Is the Applicant related to any Staff / Director / Dealer's Representative of CIMB Investment Bank Berhad / CIMB Bank Berhad / CIMB Islamic Bank Berhad?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, please provide the following details:		
Name	Designation	Relationship
_____	_____	_____
Are there any trading accounts maintained with CIMB Investment Bank Bhd which are held by persons related to or connected with the Applicant (including but not limited to the spouse of the Applicant, partner (s) of the Applicant or the Applicant's spouse and companies or firms controlled by the Applicant and or the Applicant's spouse)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, please provide the following details:		
Name	Designation	Relationship
_____	_____	_____
_____	_____	_____

## H. POLITICALLY EXPOSED PERSON ('PEP')<sup>(1)</sup>

1. Does the Applicant hold, or has previously held or is actively seeking a position or is being considered for a prominent public position? ☐ Yes ☐ No
- If yes, please elaborate Position Held : \_\_\_\_\_ No. of Years : \_\_\_\_\_
2. Does any of the Applicant's immediate family member(s) hold, or has previously held or is actively seeking a position or is being considered for a prominent public position? ☐ Yes ☐ No
- If yes, please elaborate  
Name of immediate family member(s) : \_\_\_\_\_
- Relationship : \_\_\_\_\_ NRIC/Passport No.: \_\_\_\_\_ Position Held: \_\_\_\_\_

(1) PEPs including their immediate family members (FM), close associates (CA), are individuals who are or have been entrusted with prominent public functions (whether in the domestic / host country or a foreign country) e.g. Heads of State, Heads of Government, government ministers, senior civil or public servants (eg Cabinet and permanent secretaries, Director Generals, head of departments and their deputies), senior judicial or military officials, senior executives of government owned corporations, senior political party officials, members of the legislature and senior management of statutory bodies and International Organisations (e.g. UN, IMF, World Bank, OECD, European Union, ASEAN and International Sport Organisations)

## I. PAYMENT INSTRUCTION

I hereby request that all payments (including but not limited to sales proceeds and credits) due to me from CIMB from time to time under my trading accounts opened with CIMB be made in the following manner:

- ☐ credit directly into my \*CIMB Bank Berhad / CIMB Islamic Bank Berhad / Other Bank ( please specify) \_\_\_\_\_ Account No. \_\_\_\_\_  
(Please enclose a photocopy of the Applicant's Passbook/Latest Bank Statement for verification purposes) \* Delete whichever is not applicable
- ☐ by cheque(s) and hereby authorise my Dealer's Representative/Authorised Officer of CIMB Bank Berhad to collect the said cheque(s) due to me from time to time.
- ☐ credit directly into my trust account maintained with CIMB and further agree that CIMB shall have the absolute discretion to determine whether any interest is to be paid. (Applicable for Conventional Broking only)

### Mandatory for Applicant who choose payment by way of direct credit into trust account maintained by CIMB

I also hereby request for the bank account, as detailed below, to be registered with CIMB for the purpose of remittance of funds withdrawn from my trust account maintained with CIMB. I confirm that I am the beneficial owner of the bank account detailed below. I further confirm that this request shall form as a standing instructions from me to CIMB for all my future funds withdrawal which I may submit to CIMB via my Dealer's Representative/Authorised Officer of CIMB Bank Berhad.

Bank Name	Currency	Bank Account Number	Bank Account Name

(Please enclose a photocopy of the Applicant's Passbook/Latest Bank Statement for verification purposes) \* Delete whichever is not applicable

In consideration of CIMB agreeing to this request, I hereby agree:

- to refund to CIMB of any payments wrongly made to me or wrongly credited into the above mentioned bank or trust account;
- not to hold CIMB responsible for any losses arising thereof and undertake to indemnify CIMB at all times against all claims, losses or expenses incurred by CIMB in connection with this instruction; and
- the above payment instruction shall remain in force until further notice by me in writing provided always that CIMB shall be entitled to with or without prior written notice to me and at its sole and absolute discretion vary any of the above mode or manner of payment to me.

## J. INSTRUCTIONS TO RECEIVE CONTRACT STATEMENTS VIA EMAIL (MANDATORY FOR ONLINE CUSTOMER)

☐ I hereby instruct and consent to CIMB to send my daily contract statements, tax invoices (which may be incorporated and issued as part of the daily contract statements) or any other statements that may be made available to me by CIMB in relation to the Trading Account No. via the registered mandatory email below

Email Address : \_\_\_\_\_ Signature : \_\_\_\_\_

## K. RISK DISCLOSURE STATEMENT FOR SECURITIES

Unless the context otherwise requires, the words and phrases in this statement shall have the same meaning as the words and phrases in CIMB's General Terms and Conditions.

This brief statement cannot and does not disclose all of the risks and other significant aspects of investing or trading in Securities. It is recommended that:

- I seek the advice of my financial legal and other professional advisors concerning the risks associated with investing or trading in Securities.
- I undertake trading or investing in Securities only:
  - if I understand the nature of the products which I am investing or trading in and the extent of my exposure to risk; and
  - if I have carefully considered whether trading or investing is appropriate for me in light of my experience, objectives, financial and other relevant circumstances.

The following specific points should be considered by me:

## K1. DOCUMENTATION

To ensure that I clearly understand the legal relationship between CIMB and myself, I should carry out a comprehensive review of CIMB's General Terms and Conditions with my legal adviser.

## K2. SECURITIES

- 2.1 Investing in Securities involves market, currency, economic, political, social, business and investment risks. The price of Securities that are quoted and listed on any securities exchange (including the securities exchanges owned, operated or maintained by Bursa Malaysia Securities Berhad ("Bursa Securities")), can and will fluctuate, and any individual security may experience upward or downward movements in its price, and may even become valueless. There is an inherent risk that losses may be incurred rather than profit made as a result of buying and selling Securities traded on the Bursa Securities and any other recognized stock exchanges including the loss of the entire principal amount invested.
- 2.2 Past performance is no guarantee of future results. Index returns shown are historical and include the change in share price, reinvestment of dividends, and capital gains. Indexes are unmanaged and do not reflect the impact of transaction costs.
- 2.3 Market conditions (e.g. illiquidity of a security) and/or the operation of the rules of certain markets (e.g. the delisting of Securities or the suspension of trading in Securities) and/or any request by a company to suspend trading of its shares (e.g. prior to major announcements) may increase the risk of loss by making it difficult or impossible to effect transactions or liquidate or offset my positions in such Securities.
- 2.4 Securities may also be compulsorily acquired in a take-over or pursuant to a scheme of arrangement.

## K3. NOMINEES SERVICES

- 3.1 In relation to Foreign Securities, CIMB will appoint foreign sub-agents as an intermediary to safe-keep my Foreign Securities or assets. I acknowledge that there may be additional risks in relation to such foreign sub-agents, including risks arising from the operation of foreign law, rules and regulations, and I agree to accept such risks.
- 3.2 I acknowledge that as a shareholder I am aware of all corporate events in regards to the Securities invested by me. CIMB will process the corporate event to the best of CIMB's ability and I agree that I am prepared to assume the risks of delayed processing due to market condition. I agree to bear any and all charges incurred due to the processing of the corporate events in regards to the Securities invested by me.

## K4. RIGHTS ISSUE, WARRANT AND OTHER OPTIONS

- 4.1 Investing in rights issues, warrants and other options (each a "**Right**" and collectively, "**Rights**") carry the following additional risks:
- (a) the Rights are wasting assets which become worthless when they expire. I run the risk of losing the entire amount paid for the Rights in a relatively short period of time. If I neither sell my Rights in the secondary market nor exercise them prior to their expiration I may lose my entire investment in the Rights;
  - (b) the fact that Rights become valueless upon expiration means that I must not only be right about the direction of an anticipated price change in the underlying interest, but must also be right about when the price change will occur;
  - (c) the more a Right is out of the money and the shorter the remaining time to expiration, the greater the risk that I will lose all or part of my investment in the Right. The greater the price movement of the underlying Securities necessary for the Right to become profitable (that is, the more the Right is out of the money when purchased and the greater the cost of the Right) and the shorter the time within which this price movement must occur, the greater the likelihood that I will incur a loss;
  - (d) the exercise provisions of a Right may create certain risks for me. If the Right does not have an automatic feature, I must, to exercise the Right, ensure that action is taken in a timely manner. Accordingly, I must give such instructions to, and where necessary make such payments in reasonably sufficient time as may be required by CIMB, for CIMB to exercise or procure the execution of such instructions. I acknowledge that failing to comply with CIMB's deadline may result in me losing my rights. On the other hand, if the Right has an automatic exercise feature such as one that will cause the Right to be automatically exercised at the expiration if it is in the money by a specified amount the Right may be exercised at a price at which I would not voluntarily choose to exercise in view of the transactions costs of exercise or other factors. The transaction costs associated with the exercise could even exceed the cash settlement amount of the Right, with the result that I would incur a net loss from the exercise; and
  - (e) in the case of Foreign Securities, the exercise of Rights may be subject to any applicable foreign rules, laws or regulations. It is possible that a court, a stock exchange or another regulatory agency having jurisdiction would impose a restriction which would have the effect of restricting the exercise of a Right. In such a case the Right would not be exercisable until the restriction was terminated. In the remote possibility that the restriction were to remain in effect until the expiration of the Right, the Right would expire worthless, and I would lose the entire amount that I paid for the option.

## K5. STRUCTURED WARRANTS

- 5.1 I understand and accept the following relating to structured warrants:
- (a) the purchaser of a structured warrant is subject to the risk of losing the full purchase price of the structured warrants and all transaction costs;
  - (b) in order to realise any value from a structured warrant, it is necessary to sell the structured warrants or exercise the structured warrants on or before their expiry date;

- (c) under certain conditions, it may become difficult to sell the structured warrants;
- (d) upon exercise of the structured warrants, the issuer may settle its obligations via actual delivery of the underlying assets, in cash or a combination of both depending on the terms of the issue of the structured warrants;
- (e) the placing of contingent orders, such as "stop-loss" or "stop limit" orders, will not necessarily limit my losses to the intended amount. Market conditions may not make it possible to execute such orders;
- (f) the high degree of leverage that is obtainable from structured warrants because of the small initial outlay, can work against me as well as in my favour. The use of the leverage can lead to large losses as well as gain; and
- (g) this brief statement cannot disclose all risks associated with trading in structured warrants.

**Structured warrants:** means individually or collectively as the context may require, call warrants, put warrants, basket warrants, bull equity-linked structures or such other structures that may be specified by Bursa Securities from time to time.

## K6. OTHER RISKS

- 6.1 I should familiarise myself with the protection accorded to any money or other property which I deposit for domestic and foreign transactions, particularly in the event of insolvency or bankruptcy. The extent to which I may recover my money or property may be governed by specific legislation or local rules. In some jurisdictions, property which had been specifically identifiable as my own will be pro-rated in the same manner as cash for purposes of distribution in the event of a shortfall.
- 6.2 Before I begin to trade, I should know all commissions, fees and other charges for which I will be liable. These charges will affect my net profit (if any) or increase my loss.
- 6.3 Transactions on markets in other jurisdictions, including markets formally linked to a domestic market, may expose me to additional risks such as different or diminished investor protection. Before I trade, I should enquire about any rules relevant to my particular transactions. My local regulatory authority will be unable to compel the enforcement of the rules of the regulatory authorities or markets in other jurisdictions where my transactions have been effected. I should know and understand the types of redress available in both my home jurisdiction and other relevant jurisdictions before I start to trade.
- 6.4 The profit or loss in transactions in foreign currency-denominated Securities (whether they are traded in my own or another jurisdiction) will be affected by fluctuations in currency rates where there is a need to convert from the currency denomination of the contract to another currency.
- 6.5 Most open-outcry and electronic trading facilities are supported by computer-based component systems for the order-routing, execution, matching, registration or clearing of trades. As with all facilities and systems, they are vulnerable to temporary disruption or failure. My ability to recover certain losses may be subject to limits on liability imposed by the system provider, the market, the clearing house and/or member firms. Such limits may vary. I should know and understand such risks before I start to trade.
- 6.6 Trading on an electronic trading system may differ not only from trading in an open-outcry market but also from trading on other electronic trading systems. If I undertake transactions on an electronic trading system, I will be exposed to risks associated with the system including the failure of hardware and software. The result of any system failure may be that my order is either not executed according to my instructions or not executed at all.
- 6.7 For off-exchange transactions, it may be difficult or impossible to liquidate an existing position, to assess the value, to determine a fair price or to assess the exposure to risk. For these reasons, these transactions may involve increased risks. Off-exchange transactions may be less regulated or subject to a separate regulatory regime. Before I undertake such transactions, I should familiarise myself with the applicable rules and attendant risks.
- 6.8 I acknowledge that as a shareholder I am aware of all corporate events in regards to the Securities invested by me. CIMB will process the corporate event to the best of CIMB's ability and I agree that I am prepared to assume the risks of delayed processing due to market condition. I agree to bear any and all charges incurred due to the processing of the corporate events in regards to the Securities invested by me.

## K7. NON-ADVISORY NATURE OF RELATIONSHIP

Unless I have a specific agreement with CIMB for the provision of financial advisory services I should note and accept that CIMB's relationship with me in relation to my securities and securities related transactions is purely as execution broker/dealer only or as counterparty to me. Any answers provided by CIMB or its employees or representatives to answer my queries should not be assumed to be backed by any prior reasonable due diligence or research or specifically suitable for reliance by myself without me first independently confirming that the answer is intended as specific advice to and is suitable for or to my specific investment objectives, financial situation and particular needs or me verifying the same with my independent advisers on its specific suitability for my specific investment objectives, financial situation and particular needs.

## L. DECLARATION BY APPLICANT

By signing this Account Application Form, I hereby declare/agree/undertake that:

- 1. I am not under eighteen (18) years of age or an undischarged bankrupt or of unsound mind;
- 2. I am not in the employment of another Participating Organisation of Bursa Malaysia Securities Berhad;
- 3. the signatures below shall also be the specimen signatures for all communications, instructions and transactions requiring my signature;
- 4. The information given in this Account Application Form is true and correct and that I have not willfully withheld any facts;
- 5. I shall keep CIMB informed of any change in my particulars given in this Account Application Form; or complete any necessary forms within 30 days;
- 6. I authorise CIMB to verify any information given by me from any sources that CIMB may in its sole discretion deem appropriate;
- 7. Under Rule 5.15 (8) & (9) of the Rules of Bursa Malaysia Securities Berhad, I do solemnly declare that the dealings in securities in respect of my trading account are/shall be carried out for me as principal;

8. I am fully aware of and understand the processes, procedures and risks involved in using the services and executing transactions through the electronic trading facilities;
9. I am fully aware of and understand the relevant laws, rules and regulations in relation to the trading and dealing of securities;
10. I shall indemnify CIMB against any losses, damages, debts, charges, taxes and all other costs and expenses whatsoever incurred, withheld or suffered or which CIMB may incur or suffer by reason of or in relation to or arising from or in connection with the provision of services and electronic trading facilities by CIMB to me;

#### 11. DISCLOSURE TO THIRD PARTIES

Subject to the provisions below which (i) prohibit disclosure of information to companies within the group of CIMB as well as companies within the group of CIMB Group Holdings Berhad, CIMB's ultimate holding company ("the Group Companies") if objected to by me; and (ii) require my express consent for disclosure of information to third parties for the stated purposes, I hereby agree and authorise CIMB to disclose to any of its regulators, agents, service providers, auditors, legal counsel, professional advisors, security providers and guarantors in or outside Malaysia and to the Group Companies whether such Group Companies are residing, situated, carrying on business, incorporated or constituted within or outside Malaysia any information relating to me, my affairs and/or any accounts maintained by me with CIMB for facilitating the business, operations, facilities and services of or granted or provided by CIMB and/or the Group Companies to their customers and any of such information to the extent required by any applicable law, rules, regulation, order of a court of competent jurisdiction or any government, supervisory or regulatory authority.

Disclosure to Group Companies shall be for facilitating the operations, businesses, cross-selling and other purposes of CIMB and/or the Group Companies provided always that **disclosure for cross selling purposes shall not be effected if such disclosure is objected by me** by writing to CIMB at the following address (which may be changed by CIMB from time to time by notice to me): 17<sup>th</sup> Floor, Menara CIMB, Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur (Attention to CMRM - Data Management)

Further, where CIMB intends to share my information (excluding information relating to my affairs or account) with third parties for strategic alliances, marketing and promotional purposes,

☐ I hereby give my consent to the above disclosure to third parties.

☐ I do not consent to the giving of the above disclosure to third parties

#### 12. PRIVACY NOTICE ACKNOWLEDGMENT

I hereby acknowledge that I have accessed and/or read:

- (a) the Privacy Notice issued by CIMB Group (which is available at all CIMB branches as well as at the i\*Trade@CIMB website at [www.itradecimb.com.my](http://www.itradecimb.com.my) or has otherwise been made available to me); and
- (b) the Personal Data Notice issued by Bursa Malaysia Berhad ("Bursa Malaysia") (which is available at Bursa Malaysia's website at [www.bursamalaysia.com](http://www.bursamalaysia.com) or has otherwise been made available to me), and confirm my agreement to the same.

13. 

Signature	Tick

 I also acknowledge that I have received, read, understood the contents of CIMB's General Terms & Conditions and Risk Disclosure Statement for Securities, and agree to be bound by them or such additional amendments or terms and conditions as may be made from time to time;

14. I hereby confirm the information provided above is true, accurate and complete.

I hereby consent for CIMB and its related and associated corporations (collectively "**CIMB Group**") to share my information with domestic or overseas regulators or tax authorities, where necessary to establish my tax liability in any relevant jurisdiction.

I agree and undertake to sign and/or deliver to any member of the CIMB Group additional information, documents and/or forms, for the purposes of any member of the CIMB Group's compliance with any tax laws and regulations.

Where required by domestic or overseas governmental, supervisory or regulatory authorities, I understand and agree that CIMB and/or CIMB Group may withhold, and pay out, from any of my account(s) such amounts as may be required according to applicable laws, regulations, directives, guidelines and/or agreements with and/or from domestic or overseas governmental, supervisory or regulatory authorities.

I also agree and undertake to notify CIMB in a timely manner (which in any case, within 30 calendar days), and provide the information if requested by CIMB, if there is a change in any information which I have provided to CIMB as above.

And I make this solemn declaration conscientiously believing the same to be true.

Signature of Applicant

Name:  
New NRIC/Passport No.:  
Date:

\*Signature of Dealer's Representative / Witness / Notary Public/Authorised Officer (AO) of CIMB Bank Berhad\*\* /Retail Equities Specialist (RES)  
Name:  
New NRIC/Passport No.:  
Date:  
Staff ID & Branch Code :  
Affixation of Bank's Rubber Stamp  
(For Use of CIMB Bank Berhad Only)

\* Delete whichever is not applicable

\*\* Applicable to CIMB Bank Berhad Branch Broking Only



**M1. TO BE COMPLETED BY DEALER'S REPRESENTATIVE (DR) /AUTHORISED OFFICER (AO) OF CIMB BANK BERHAD**

Name of DR / AO / RES :	Date Received :
BrokerLink Code:	Checked By /Date:

Proposed Trading Limit (RM)	Direct Trading Account	Securitised Account - Direct	Securitised Account - Nominee	Clicks Trader

Sales Person :	Day Trade Facility : Yes / No <i>*Please circle where applicable</i>	Phone Rate : Online Rate :
Staff Referral: <i>(Please indicate name and staff ID if applicable)</i>		
Event: <i>(Please indicate event code if applicable)</i>		

**M2. TO BE COMPLETED BY RETAIL EQUITIES SPECIALIST (RES)**

Account Parking Branch	Branch Name :	Branch Code :
Retail Equities Specialist (RES) <i>(Please indicate RES details if applicable)</i>	Staff ID : <input type="text"/>	Dealer Code : <input type="text"/>
	Staff Name :	RES Branch Code :
Authorised Officer (AO)** <i>(Please indicate AO details if applicable)</i>	Staff ID : <input type="text"/>	Staff Name :
CIMB Bank Staff Referral <i>(Please indicate staff referral details if applicable)</i>	Staff ID : <input type="text"/>	Referral Branch Name :
	Staff Name :	Referral Bank Branch Code :
Central Dealing Team	Dealer Code : <input type="text"/>	Dealer Code : <input type="text"/>
Event Code <i>(Please indicate event code if applicable)</i>		Product Code <i>(Please indicate product code if applicable)</i>

**N. TO BE COMPLETED BY DEALER'S REPRESENTATIVE (DR) /AUTHORISED OFFICER (AO) OF CIMB BANK BERHAD / RETAIL EQUITIES SPECIALIST (RES)**

Additional Information (Mandatory)			
How do I know the Applicant / Name of Introducer	:		
No. of years I know the Applicant	:	_____ Years	
Existing trading limit with other broker, if applicable	:	RM _____	Name of Broker: _____
CIMB Preferred Membership	:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Trading experience with client	:		
Other relevant information to justify the proposed limit	:		
Estimated value of cash / shares to be deposited	:	Cash: RM _____	Shares: RM _____
Please provide counter & quantity if any	:		

I hereby

- request CIMB to allow the Applicant to open a trading account with the Company.
- confirm that the information given by me above is true and I have not withheld any information which might prejudice this application; where the Applicant is unable to read and understand the provisions (including the rights, covenants, undertakings and obligations of the Applicant) as contained in the application form, I have distinctly, clearly and audibly translated the same for the Applicant into the ..... language / dialect which is the language / dialect understood by the Applicant, and the Applicant has appeared to clearly understand the same.
- confirm that signature on page 6 is that of the Applicant and I am aware that the Applicant is required to comply with all the terms and conditions accompanying this application form which CIMB may vary from time to time at its absolute discretion.
- agree to allow the Applicant to use the electronic trading facilities. I confirm that the Applicant is fully aware and understands the processes, procedures and risks involved in using the services and executing transactions through the electronic trading facilities and the relevant laws, rules and regulations in relation to the trading and dealing of securities.
- undertake to indemnify CIMB against any losses, damages, debts, charges and all other costs and expenses whatsoever incurred or suffered or which CIMB may incur or suffer in relation to CIMB opening the account of this Applicant and the subsequent operation thereof and in connection with the provision of services and electronic trading facilities by CIMB to the Applicant.

Dealer's Representative (DR) /Authorised Officer (AO) of CIMB Bank Berhad\*\* /Retail Equities Specialist (RES)

Name :  
 NRIC No. :  
 Date :

\*\* Applicable to CIMB Bank Berhad Branch Broking Only

**O. FOR OFFICE USE ONLY****Senior Management – Delegated Authority’s Approval Section for High Risk Client**

Approval granted to open a trading account for the applicant

Name : \_\_\_\_\_ Signature : \_\_\_\_\_

**Risk Monitoring – Credit Assessment [Based on information provided by Applicant]**

Credit Search : Yes / No

Recommended Trading Limit RM (Direct)  
RM (ST)

Recommended By / Date :

Limit Updated By/Date :

Approved Trading Limit RM (Direct)  
RM (ST)

Approved By / Date :

Limit Checked By/Date :

Remarks:

**DECLARATION BY RESIDENT ON INVESTMENT ABROAD AND INVESTMENT IN FOREIGN CURRENCY ASSET ONSHORE**

(This Declaration is mandatory and must be completed for investment abroad and investment in foreign currency asset onshore under the Foreign Exchange Administration Rules as set out below).

I/We hereby declare that for foreign exchange administration purposes [To initial on the relevant box as declaration]:-

- ☐ Currently I/we\* hereby declare that I/we do not have any domestic Ringgit borrowing/financing<sup>i</sup>.  
For an investment abroad<sup>ii</sup> and investment in foreign currency asset onshore<sup>iv</sup> out of a joint account opened/maintained by two or more individuals, the applicant/customer is required to declare for or on behalf of other joint account holder(s). The applicant/customer is required to declare its compliance with the applicable threshold below in the event any one of the joint account holders has domestic Ringgit borrowing/financing.
- ☐ Currently I/we have domestic Ringgit borrowing/financing and hereby confirm that my/our total investment abroad and investment in foreign currency asset onshore including Demand Draft ("DD") /Telegraphic Transfer ("TT") / Dual Currency Investment ("DCI") / Foreign Currency Account ("FCA")/ Foreign Currency ("FC") Fixed Deposit/ FC denominated Structured Investment/ any FC denominated deposits or investments application complies with the following thresholds:

	Applicable Threshold	
	<i>For a resident<sup>v</sup> individual, a sole proprietor or a general partnership</i>	<i>For a resident entity</i>
<b>Source of the fund for <u>investment abroad and investment in foreign currency asset onshore</u> including DD/TT/ DCI/ FCA/ FC Fixed Deposit/ FC denominated Structured Investment/any FC denominated deposits or investments</b>	<p>(1) Up to RM10 million equivalent of foreign currency borrowing from a licensed onshore bank or a non-resident</p> <p>(2) Up to RM1 million equivalent<sup>@</sup> in aggregate per calendar year using funds from:</p> <ul style="list-style-type: none"> <li>Conversion of ringgit</li> <li>Swapping of financial assets</li> <li>Transfer from Trade FCA</li> </ul> <p><sup>@</sup> This is applicable to resident individual, sole proprietor or general partnership with domestic ringgit borrowing only.</p>	<p>(1) Up to the amount of</p> <ul style="list-style-type: none"> <li>approved foreign currency borrowing from non-resident</li> <li>foreign currency sourced from Initial Public Offering on the Main Market of Bursa Malaysia</li> </ul> <p>(2) Up to RM50 million equivalent<sup>%</sup> in aggregate, per calendar year on a corporate group basis from:</p> <ul style="list-style-type: none"> <li>Conversion of ringgit</li> <li>Foreign currency borrowing from a licensed onshore bank for purposes other than direct investment abroad<sup>iii</sup></li> <li>Swapping of financial assets</li> <li>Transfer from Trade FCA</li> </ul> <p><sup>%</sup> This is applicable to resident entities with domestic ringgit borrowing only.</p>

- ☐ Currently I/we have domestic Ringgit borrowing/financing and my/our total investment abroad and investment in foreign currency asset onshore (including DD/TT/ DCI/ FCA/ FC Fixed Deposit/ FC denominated Structured Investment/any FC denominated deposits or investments application) exceeds the above applicable threshold.

I/We hereby provide you with the relevant approval letter from Bank Negara Malaysia ("BNM") to effect the DD/TT/ DCI/ FCA/ FC Fixed Deposit/ FC denominated Structured Investment/ any FC denominated deposits or investments application<sup>#</sup>. I/We understand that the CIMB Bank Bhd / CIMB Investment Bank Bhd / CIMB Futures Sdn Bhd ("CIMB Entity") may decline or delay any investment abroad and investment in foreign currency asset onshore that does not fulfil any conditions set in BNM's approval letter.

I/We further declare that CIMB Entity is not responsible to advise the Applicant/Customer of:

- Any exchange control or similar restriction which may be imposed by the local laws or regulations in the country in which payment is to be effected and shall not be liable for any loss or delay as a result of the payment being subject to such control and restriction. Applicant/Customer is strongly advised to make his own inquiries.
- Any charges which may be imposed by overseas bank and shall not liable if such information cannot be provided.

I/We make this declaration in full knowledge and awareness of reliance placed by the CIMB Entity on such declaration as a basis to undertake any investment abroad and investment in foreign currency asset onshore on my /our behalf.

I/ We undertake to notify the relevant CIMB Entity immediately in writing of any changes in the declaration given herein.

**Applicant/Customer's Authorised Signatory(ies)**

Name:  
NRIC:  
Designation:  
Company Seal / Stamp  
Date (mandatory):

<sup>#</sup>Acknowledgement Receipt of the BNM's Approval Letter

Officer / Relationship Manager  
Date:

- i. "Domestic Ringgit Borrowing/financing" means borrowing/financing in Ringgit obtained by a resident from another resident. For a resident entity, the borrowing/financing shall exclude borrowing/financing from another resident entity within its group of entities with parent-subsidiary relationship.

Borrowing/financing means any credit facility, financing facility, trade guarantee or guarantee for payment of goods, redeemable preference share, Islamic redeemable preference share, private debt security or Islamic debt security *other than*:-

- (a) trade credit terms extended by a supplier for all types of good or services;
- (b) forward contract with a licensed onshore bank excluding a contract that involves the exchanging or swapping of Ringgit or foreign currency debt obligation with another foreign currency debt obligation or the exchanging or swapping of foreign currency debt obligation with a Ringgit debt obligation;
- (c) performance guarantee or financial guarantee;
- (d) operational leasing facility;
- (e) factoring facility without recourse;
- (f) a credit facility or financing facility obtained by a resident individual from a resident to purchase one residential property and one vehicle;
- (g) Credit card and charge card facility obtained by a resident individual from a resident.

- ii. "Investment Abroad" means –

- (a) making of any payment for
  - (i) purchase of foreign currency-denominated asset in Malaysia offered by a non-resident, including Labuan entity;
  - (ii) purchase of foreign currency-denominated asset offered outside Malaysia;
  - (iii) lending/financing in foreign currency to a non-resident;
  - (iv) administrative expenses, working capital arising from the set up of any business arrangement, including a joint venture project where no entity is created or established, outside Malaysia;
  - (v) purchase of foreign currency-denominated financial instrument or Islamic financial instrument without firm commitment, other than exchange rate derivative, offered on an overseas Specified Exchange under the Capital Markets and Services Act 2007 (Act 671) undertaken by a resident through a resident futures broker; or
  - (vi) placement into foreign currency account overseas other than for education or employment abroad; or
- (b) Swapping of a financial asset in Malaysia for a financial asset outside Malaysia.

- iii. "Direct Investment Abroad" means –

- (a) investment abroad resulting in at least 10% equity ownership or control of a non-resident entity;
- (b) inter-company lending to a non-resident entity within its group of entities; or
- (c) capital expenditure in unincorporated entities or projects by agreement with no establishment created, where a resident investor –
  - (i) contributes capital of at least 10% of project cost;
  - (ii) is entitled to at least 10% of profits from the unincorporated entity or project; or
  - (iii) has management control of the unincorporated entity or project

- iv. "Investment in foreign currency asset onshore" means making of any payment in Malaysia for-

- (a) purchase of foreign currency denominated security or Islamic security offered in Malaysia by a resident as approved by the Bank;
- (b) purchase of foreign currency-denominated financial instrument or Islamic financial instrument offered in Malaysia by a resident as approved by the Bank; or
- (c) Placement into foreign currency account with a licensed onshore bank other than placement for investment abroad.

- v. "Resident" means –

- (a) a citizen of Malaysia, excluding a citizen who has obtained permanent resident status in a country or a territory outside Malaysia and is residing outside Malaysia;
- (b) a non-citizen of Malaysia who has obtained permanent resident status in Malaysia and is ordinarily residing in Malaysia;
- (c) a body corporate incorporated or established, or registered with or approved by any authority, in Malaysia;
- (d) an unincorporated body registered with or approved by any authority in Malaysia; or
- (e) The Government or any state Government.