

TERMS AND CONDITIONS FOR SECURITIES TRADING

I acknowledge that these Terms and Conditions are effective from the date of approval and shall continue in force until terminated in accordance with these Terms and Conditions.

1. TRADING ACCOUNT

I hereby apply to open a Trading Account in my name for the purpose of trading in securities. I agree that Maybank-IB has the absolute right and discretion to approve or reject my application and may impose such additional terms and conditions as it deems fit.

2. VERIFICATION OF INFORMATION

I declare that the information provided to Maybank-IB in this application form is true and correct and that I have not withheld nor omitted any material fact or information and undertake to notify Maybank-IB immediately in writing of any change to any such information. In this regard, I hereby authorise Maybank-IB to verify with any third party, and in any manner, information furnished herein or from time to time and I further undertake to furnish such additional information that Maybank-IB may require from time to time.

I agree that in compliance with applicable laws currently in force, Maybank-IB may at its sole and absolute discretion: (i) refrain from acting until such information as required is furnished to it; (ii) verify such information received to its satisfaction; and (iii) refrain from doing anything as a result of such information, which would or might in its opinion, be contrary to any relevant law, directive or regulation, and may do anything, in its opinion, necessary to ensure compliance with such law, directive or regulation.

I acknowledge and agree that Maybank-IB shall not be liable for any loss or consequences of whatsoever nature arising from or due to events described in this clause.

I further agree and authorise Maybank-IB to make the relevant credit references with external parties, including but not limited to Central Credit Reference Information System, Central Credit Bureau (or other similar unit or bureau or entity in its place established by Bank Negara Malaysia) or such other authority or body established by Bank Negara Malaysia, any governmental agency and any other credit reference agencies, and that in so doing, Maybank-IB shall be entitled to disclose any documents, records or information provided by me to Maybank-IB as may be necessary in order for the external parties to provide Maybank-IB with the references or confirmation sought. I acknowledge and agree that the permission given hereunder is for the purposes of Section 143(1) of the Financial Services Act 2013 and Section 146(1) of the Islamic Financial Services Act 2013 (as the case may be) and that no further consent from me is required for the purposes of these sections.

3. NOMINEES SECURITIES ACCOUNT

I agree to submit an application to open a Client's securities account in the prescribed form created and maintained by Maybank IB or its nominees under the Securities Industry (Central Depositories) Act 1991 ("SICDA") whether or not such account is a Pledged Securities Account designated under Section 40 of SICDA ("CDS Account") with Bursa Malaysia Depository Sdn Bhd ("Bursa Depository")

I represent and warrant that the securities in the CDS Account are and at all times will remain free from any restriction on transfer and from any prior mortgage, lien, security or other encumbrance whatsoever. For the avoidance of doubt and in amplification of and not in derogation of the provisions herein

I further represent and warrant that the securities sold by me or on my behalf are not stolen, forged or been misappropriated by any party howsoever.

I agree that in the event of my default in the due and punctual payment of any sum owing by me to Maybank-IB, Maybank-IB shall be entitled to exercise at its discretion and without notice to me, all voting rights in respect of all securities held in the name of Maybank-IB or its nominee.

4. COMPLIANCE

I agree to abide by these Terms and Conditions, all laws, rules, regulations, bye-laws, orders, directives prescribed by the Securities Commission, Bursa Malaysia Securities Berhad ("Bursa Securities"), Bursa Depository and other regulatory authorities governing operation of the Trading Account and the Client's trading in securities listed on Bursa Securities.

I agree to comply with all policies, procedures, guidelines, rules, directives and/or instructions of whatsoever nature presently and from time to time issued, given, made or established by Maybank-IB.

5. COLLATERAL

I undertake to deposit cash or securities or both as collateral that may be required by Maybank-IB before the execution of any transaction in connection with my Trading Account.

I agree that any and all securities, documents and/or other property hereafter deposited with Maybank-IB whether held by Maybank-IB or its agents are at my sole risk as regards loss, destruction or damage.

6. OPERATION OF ACCOUNT

I agree that the Trading Account shall be subject to conditions imposed by Maybank-IB including without limitation credit limits imposed on my trading activities and/or the dealers' representative assigned to me. In the event that the outstanding position or sums owed by me to Maybank-IB exceeds the trading credit limit imposed by Maybank-IB, I will not dispute the same and shall accept the indulgence granted by Maybank-IB to me.

I hereby authorise and empower the dealer's representative assigned to handle my Trading Account, agent and/or representative ("authorised representative") to carry out the following functions in my name and on my behalf:

- i) to collect cheques, monies and any other form of payment in respect of monies payable by Maybank-IB to me;
- ii) to hand over cheques issued to Maybank-IB in respect of securities purchased by me through Maybank-IB; and
- iii) to carry out all and any other acts permissible under Maybank-IB's internal rules and procedures, securities laws, rules and regulations, relating to the Trading Account upon receipt of my written instructions as addressed to Maybank-IB.

In consideration of Maybank-IB acknowledging this authorisation as given by me, I hereby agree:—

- i) to be fully responsible and absolve Maybank-IB of all claims and liabilities for any loss, damage, demand and proceedings arising from any negligence, commission, omission, misuse, fraud or action in any manner of the authorised representative in executing such acts under the authorisation given in clause 6;
- ii) at all times to fully and effectively indemnify Maybank-IB on demand and keep Maybank-IB fully and effectively indemnified at all times from and against any and all acts, proceedings, claims, demands, liabilities, losses, damages, judgments, charges, costs and expenses which may be imposed on, instituted against, suffered or incurred by Maybank-IB arising out of or incidental to the authorisation in clause 6;
- iii) that this authorisation shall bind my successors in title and personal representatives and shall be valid until written revocation in the prescribed format is given by me and duly acknowledged by an authorised officer of Maybank-IB.

7. INVOLABILITY OF CONTRACTS

I hereby authorise Maybank-IB to act on all instructions and orders given or made by me and/or my agents or representatives through whatever means of communication and once executed shall be legal and binding on me and Maybank-IB. I agree that Maybank-IB shall have the absolute right to accept or reject such orders and limit the purchases or sales requested or ordered by me.

I acknowledge and agree that all transactions, shall be evidenced by contract notes issued by Maybank-IB and all contract notes and statement of accounts issued by Maybank-IB shall be conclusive and legally binding on me if not objected by me in writing within three (3) days after the same is deemed to have been received by me.

8. SETTLEMENT

I hereby undertake to make payment to Maybank-IB for purchase of securities (regardless of whether these securities are suspended from trading after purchase) and to deliver securities to Maybank-IB for the sale of securities, respectively by the due dates fixed for settlement under the Bursa Securities Fixed Delivery and Settlement System. Acceptance of payment by Maybank-IB after the due date prescribed under the Bursa Securities Fixed Delivery and Settlement System shall not constitute compliance by me.

I shall pay to Maybank-IB all contra losses or any outstanding amount howsoever arising in my Trading Account on demand or within the period specified by Maybank-IB.

I shall undertake to ensure that all payments in the form of cheques are made payable to Maybank-IB crossed "A/C Payee Only", bearing full particulars of my name, Trading Account number and nature of the payment e.g. contract number, quantity, name of securities, contra loss reference and such particulars as may be necessary for Maybank-IB to identify the purpose for which payment is made, on the reverse side of the cheques.

I agree that Maybank-IB shall not be liable for any loss arising from any non-compliance by me with such procedures or for any cheques that may be lost, misplaced or misappropriated if such cheque had been given by me to any employee, officer, dealer's representative or agent of Maybank-IB. In the event that

I fail to provide adequate and clear particulars with regard to the nature and purpose of any payment referred to above, I agree that Maybank-IB shall be absolutely entitled to apply the payments in such manner as Maybank-IB may in its absolute discretion deem fit.

9. LIENS, SET OFF AND POWER TO SELL

I agree that Maybank-IB shall have a lien on all my monies and/or securities in accounts (including my CDS Account) opened and maintained with Maybank-IB and other property of mine in Maybank-IB's custody or control from time to time ("Client's Property") for the discharge of all or any indebtedness and other my obligations to Maybank-IB.

I hereby authorise Maybank-IB at any time to use, retain, apply or set-off any amounts due to or held for me to meet any liabilities incurred by me to Maybank-IB herein and/or pursuant to or in connection with or for any purposes herein or for any purposes of the trading, margin or other accounts of mine including without limitation any indemnity and losses arising from selling-out or closing-out transactions.

I agree that any money and/or proceeds received by virtue of this application may at Maybank-IB's absolute discretion, be placed and kept to the credit of a suspense account for so long as Maybank-IB thinks fit without any obligation in the meantime to apply the same or any part thereof in or towards discharge of any money or liabilities due or incurred by me to Maybank-IB.

I agree that Maybank-IB shall be entitled at any time after giving seven (7) days notice to me, to sell or dispose of at its absolute discretion, all or any part of the Client's Property and apply the proceeds thereof in or towards the discharge of all sums which may from time to time become due from or owing or payable by me to Maybank-IB herein and/or pursuant to or in connection with or for any purposes herein or for any purposes of trading, margin or other accounts of mine.

I agree to indemnify Maybank-IB against all losses arising from such sale immediately or within the period specified by Maybank-IB

I agree that Maybank-IB shall be under no duty to me as to the price obtained or any losses or liabilities incurred or arising in respect of any such sale or disposal.

10. CLIENT'S MONIES

I agree and acknowledge that Maybank-IB may retain, for the benefit of the Company and without any obligation to account to me, any interest the Company receives from the monies received from or held on my behalf for the purpose of trading which are deposited in a trust account maintained by Maybank-IB in accordance with CMSA ("Client's Monies"). Subject to the foregoing, Maybank-IB may, at its sole and absolute discretion and from time to time, pay such interest as it may determine to me in relation to such Client's Monies after taking into account any applicable taxes and fees and charges (as set out in clause 20) incurred by Maybank-IB in maintaining the trust account and I agree and acknowledge that any interest paid by Maybank-IB to me may be less than that received by Maybank-IB. Subject to all applicable laws, I agree that Maybank-IB shall be entitled to retain all of the interest/returns earned from the maintenance or investments of any monies standing to the credit of the trust account or any of the accounts opened and maintained with Maybank-IB (including the Client's Monies) as may be necessary and expedient for the services rendered by Maybank-IB to me and I agree that Maybank-IB shall be entitled to retain all of the interest/returns from such monies received on the said accounts for the said services.

11. NO WAIVER AND LIMITATION OF LIABILITY

I agree that a failure or delay by Maybank-IB to exercise or any partial exercise of any rights, power or remedy under these Terms and Conditions upon any default on my part shall not constitute or be construed as a waiver of such rights, powers or remedy accruing to Maybank-IB.

I agree that Maybank-IB or its directors, employees or servants shall not be liable for any losses, claims, damages, costs and expenses suffered or incurred by me whatsoever or howsoever caused including but without limitation to:

- (i) any failure, downtime, crash, breakdown, or malfunction, bugs or glitches in any software, computer system or electronic equipment of Maybank-IB, Bursa Securities, clearing house, Bursa Depository or any internet service provider;
- (ii) any delay in the execution of my instructions or orders due to any reason whatsoever;
- (iii) any action by the regulatory authorities in the exercise of their regulatory or supervisory functions over Maybank-IB;
- (iv) any and all decisions made by me in respect of the purchase or sale of securities; or
- (v) any loss resulting from a cause beyond Maybank-IB's control including a force majeure event.

12. ADMISSION OF LIABILITY

I agree not to procure directly or indirectly by whatever means or accept an admission of liability or responsibility for losses or unauthorised or fraudulent transactions from the dealer's representative acting on my behalf. I acknowledge and agree that Maybank-IB shall not be held liable or responsible to me for any loss or damage howsoever and whatsoever as a result of any act, neglect, omission or negligence of the dealer's representative nor shall it be obliged to accept or be bound by any such admission which is deemed a private arrangement between me and the dealer's representative.

13. INDEMNITY

I hereby irrevocably and unconditionally agree on demand to fully indemnify and save harmless Maybank-IB at all times from and against any or all actions, proceedings, claims, demands, damages, losses, liabilities, costs (on a solicitor and client basis), fees and expenses howsoever incurred by Maybank-IB in connection with the opening and operation of the Trading Account, any default by me in the due and punctual payment of any sum owing or payable by me to Maybank-IB pursuant to the Trading Account and any matter whatsoever arising from these Terms and Conditions.

14. DISCLOSURE OF INFORMATION

(i) I hereby authorise Maybank-IB to disclose information given in the application form and received under these Terms and Conditions to the Maybank Group of Companies, regulatory authorities having jurisdiction over Maybank-IB including but without limitation, Bursa Securities, Bursa Depository, the Securities Commission Malaysia, Bank Negara Malaysia or as may be required by law, applicable rules and regulations or the internal compliance and risk management requirements of the Maybank Group of Companies. In discharging Maybank-IB's functions hereunder or pursuant to relevant laws and regulations, I hereby acknowledge that Maybank-IB will engage service providers or such other persons via an outsourcing or any other arrangement to provide services to Maybank-IB (including mailing services, information technology services, data processing and other services determined from time to time). I acknowledge that in the course of providing these services to Maybank-IB such persons may have access to certain information and documents relating to my securities and Trading Account and I hereby agree to such disclosure.

(ii) a) I hereby agree that Maybank-IB shall deal with my personal data in accordance with Maybank Group's Privacy Notice ("Privacy Notice") as may be amended or supplemented from time to time. I hereby confirm that I have read and understood the Privacy Notice and accept the terms and conditions therein. (* A copy of the Privacy Notice is available on request. For the most current version of the Privacy Notice at all material times, please refer to the posting on Maybank-IB's website).

b) I agree to promptly notify Maybank-IB in writing should any of my third parties' consent be withdrawn in respect of the third parties' personal data. Upon Maybank-IB's receipt of the said notification, Maybank-IB will have the right to discontinue or not provide any of its services that are linked to such personal information. I shall also update Maybank-IB in writing should there be any changes to the personal information of the said third parties in a timely manner in which event the confirmation and consent in respect of such persons are accordingly provided by me as set out above.

15. TELEPHONE RECORDING

In order to assist Maybank-IB in monitoring compliance with relevant laws, rules of conduct and permissible practices and to avoid any disputes, I hereby agree that Maybank-IB may make and keep a sound recording of telephone conversations between me and the dealer's representatives and/or any employee of Maybank-IB.

I agree that the sound recordings shall remain the sole property of Maybank-IB and shall be accepted by me as conclusive evidence of orders, instructions or conversations so recorded.

16. TERMINATION

I agree that notwithstanding any other Terms and Conditions herein contained, Maybank-IB has the absolute right to suspend or close my Trading Account at any time without assigning any reasons. In the event of closure, I shall forthwith settle all outstanding transactions by delivery and/or pay all outstanding amounts due to Maybank-IB. I agree that these Terms and Conditions are terminated upon closure of the Trading Account but will not affect any legal rights or obligations, which may have arisen or may arise from the settlement or fulfilment of any outstanding transactions.

17. GOVERNING LAW AND JURISDICTION

I agree that these Terms and Conditions are governed by and shall be construed in accordance with the laws of Malaysia and submit to the exclusive jurisdiction of the Courts in Malaysia.

18. NOTICES

I agree and acknowledge that any notices or communication including contract notes/statements, contra statements, statement of accounts and notices shall be given in writing to my address as set out in the application form or as last notified in writing to Maybank-IB and shall be deemed to have been duly served upon and received by me:

- (i) if delivered by hand or courier, at the time of delivery;
- (ii) if sent by ordinary post, on the third business day after the date of posting notwithstanding that the same may be subsequently returned undelivered by the postal authorities;
- (iii) if sent by facsimile, on the next business day after date of such transmission; or
- (iv) if sent by electronic means on the next business day after date of such transmission.

I agree that general notices are deemed to be received by me upon posting on Maybank-IB's notice boards or communicated through the dealer's representative acting on my behalf.

I agree that any error or discrepancy in the information contained in any notice or communication served on me must be notified to Maybank-IB in writing within three (3) days after the same is deemed to have been received, ailing which such notice or communication shall be deemed to be correct and legally binding on me.

I agree that if I fail to notify Maybank-IB or Maybank-IB fails to receive my notification, any notice or communication issued by Maybank-IB to my last known address, facsimile number and/or electronic address shall be deemed to be properly sent, delivered, transmitted or served by Maybank-IB.

19. MISCELLANEOUS

19.1 ASSIGNMENT: I agree not to assign or transfer my rights, interests and obligations under these Terms and Conditions without the prior written consent of Maybank-IB.

19.2 VARIATIONS AND AMENDMENTS: I agree that Maybank-IB may vary or amend these Terms and Conditions and any supplementary agreements made hereunder by sending a written notice to me or the dealer's representative acting on my behalf describing the relevant variation or changes. Such variation and/or amendments shall become effective from the date specified in the notice. No amendment will affect any outstanding orders or transactions or legal rights or obligations, which may already have arisen. I further agree to be bound by these Terms and Conditions as varied and/or amended from time to time.

19.3 SEVERABILITY: I agree that any Term or Condition that may subsequently be held to be invalid, unenforceable or illegal by a court of competent jurisdiction or regulatory authority shall not invalidate or render illegal or unenforceable the remaining Terms and Conditions.

19.4 SUCCESSORS BOUND: I agree that these Terms and Conditions shall bind my successors in title, personal representatives and permitted assigns and the successors and assigns of Maybank-IB.

19.5 CERTIFICATE OF INDEBTEDNESS: I agree that a statement or certificate by Maybank-IB as to the amount due or owing or payable by me to Maybank-IB shall, in the absence of manifest error, be conclusive evidence that such amount is in fact due and payable.

19.6 DEFINITIONS: In these Terms and Conditions, unless there is something in the context inconsistent with such construction or unless it is expressly provided:-

- (i) words denoting one gender include all other genders and words denoting the singular include the plural and vice versa;
- (ii) words and phrases defined in the Capital Markets and Services Act 2007, the Companies Act 1965 and the Rules of Bursa Securities shall have the same meanings thereby attributed to them;
- (iii) any reference to statutes and rules includes any modification, amendment, consolidation, replacement or re-enactment for the time being in force and all rules, regulations, statutory instruments or orders made pursuant to it;
- (iv) any reference to a business day is to a market day as defined in the Rules of Bursa Securities;
- (v) any reference to Maybank-IB shall also include its branches.

20. INTEREST, FEES & CHARGES

Except as otherwise provided in these Terms and Conditions, I agree to pay interest to Maybank-IB on all outstanding amounts due in my Trading Account at the rate of 1.5% per month on a daily basis (as well as before and after judgment) or such other rates as may be varied by Maybank-IB in its absolute discretion and notified to me from time to time.

I agree to pay Maybank-IB such fees and other proper charges at such rates as may be determined and notified to me by Maybank-IB from time to time for services rendered to me including but not limited to stamp duty (including any penalties for late payment thereof), clearing fees, brokerage charges, legal fees incurred by Maybank-IB on a solicitor and client basis in the enforcement of any of Maybank-IB's rights hereunder and/or any other costs and expenses incurred by Maybank-IB or its agents with respect of my transaction in securities.

21. FOREIGN ACCOUNT TAX COMPLIANCE ACT 2010 ("FATCA")

I represent and declare that the information provided in relation to FATCA declaration is true, accurate and complete.

I hereby consent for Maybank-IB to report its information to any regulatory authorities in accordance with the requirements of FATCA as may be stipulated by applicable laws, regulations, agreements or regulatory guidelines or directives of any jurisdiction. I hereby consent that Maybank-IB may withhold from its account(s) such amounts in accordance with the requirements of FATCA as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives and further consent that I may be classified by Maybank-IB as a recalcitrant account holder or non-participating foreign financial institution ("NPFFI") and/or suspend, recall or terminate my account(s) and/or facilities granted to me, in the event I fail to provide accurate and complete information and/or documentation as Maybank-IB may require. I undertake to notify Maybank-IB in writing within thirty (30) calendar days if there is a change in any information which I have provided to Maybank-IB.

22. GOODS AND SERVICES TAX ("GST")

If any supply made under these terms and conditions is a taxable supply to which GST would apply, then Maybank-IB reserves its right to levy such GST at the relevant prescribed rate under such legislative regime governing GST and I, as the recipient of such taxable supply shall pay the amount of such GST, as well as all relevant taxes at the applicable rate(s) as may be levied from time to time. For the avoidance of doubt, "GST" refers to the tax imposed on goods and services supplied in any relevant country governed by its respective GST legislation or its equivalent.

DAYTRADE FACILITY

The terms in this section will additionally apply to you if you have applied for Daytrade Facility.

1. Brokerage and Other Charges

1.1 Subject always to Maybank-IB's right to revise the brokerage charges at its sole and absolute discretion at any time, the brokerage charges shall be 0.15% of the contract value.

The expression "contract value" shall bear the same meaning as in the Rules of Bursa Malaysia Securities Berhad (Rule 1000.1).

2. Clearance by End of Trading Day

2.1 All purchases must be cleared by the end of each trading day failing which Maybank-IB shall be entitled to force-sell any and all outstanding purchases on the next trading day (T + 1) without any further reference to the Client or its remisier/dealer's representative.

2.2 The Company shall be entitled to withdraw its approval for the operation of intraday trading and shall, at its sole discretion, convert the Daytrade Account into a normal trading account if the clearance requirement in clause 2.1 above is not complied with and/or is breached 3 times or more within any period of 6 months.

CASH ACCOUNT FACILITY

The terms in this section will additionally apply to you if you have applied for Cash Account Facility.

1. Brokerage and Other Charges

1.1 Subject always to Maybank-IB's right to revise the brokerage charges at its sole and absolute discretion at any time, the brokerage charges shall be a fully negotiable percentage of the contract value.

The expression "contract value" shall bear the same meaning as in the Rules of Bursa Malaysia Securities Berhad (Rule 1000.1).

1.2 You shall also bear the cost of and pay to Maybank-IB the following:-

- i) all relevant stamp duty; and
- ii) clearing fee of 0.03% of the contract value of all trades

TRADING IN FOREIGN SECURITIES

The terms in this section will additionally apply to you if you have applied to Trade in Foreign Securities.

1. Correspondent Brokers

1.1 Maybank-IB is entitled to delegate the execution of your orders for the securities to a correspondent broker of Maybank-IB's choice (the "Correspondent Broker"). As between the Correspondent Broker and Maybank-IB, Maybank-IB may be obliged to regard itself as being primarily responsible for the execution of your orders. In this connection, you recognize that Maybank-IB may, but is not obliged, to take such measures (including effecting payment and settlement in respect of your orders which have been executed) as may be necessary to ensure non-default of Maybank-IB's own primary responsibility as aforesaid (notwithstanding that as between you and Maybank-IB, you are or has notified Maybank-IB that you will be in default).

2. Information and Execution Delay

2.1 Maybank-IB acknowledges that in trading in securities on foreign exchanges there may be delays in stocks quotes and execution of orders via the Correspondent Broker. While Maybank-IB will take reasonable care to mitigate any such delay, you agree that neither Maybank-IB nor any of its officers, agents or employees shall be liable for the accuracy, completeness and timeliness of the information or execution or for any decision made or action taken by you in reliance upon the information provided or for any interruption of any data or information unless it is caused by fraud, gross negligence or wilful default of Maybank-IB.

3. Currency and Foreign Exchange Risks

3.1 You agree and understand that all transactions and monetary obligations relating to the Trading Account shall be settled in Ringgit Malaysia unless otherwise agreed with Maybank-IB. Any and all accruals, if received in a foreign currency shall be converted at such rate of exchange as may be decided by Maybank-IB and credited into the Trading Account in Ringgit Malaysia. At your request and subject to the consent of Maybank-IB being obtained, transactions may be settled in a currency other than Ringgit Malaysia but at a rate of exchange determined by Maybank-IB in its sole discretion. You shall be fully responsible for any losses, damages, costs and expenses which may result from any currency conversion effected as aforesaid and Maybank-IB shall not be liable in any respect whatsoever.

3.2 You agree that in the event that you instruct Maybank-IB to carry out any transactions on your behalf on an exchange or other market on which such transaction is effected in a foreign currency all such transactions shall, unless otherwise agreed to with Maybank-IB at the time such instructions are given, be settled in Ringgit Malaysia at a rate of exchange determined by Maybank-IB in its sole discretion on the basis of the prevailing exchange rates between such currencies.

4. Settlement Date

4.1 Delivery and settlement in respect of transactions in the securities shall be effected not later than the scheduled settlement date of the relevant exchange. Where the scheduled settlement date falls on a public holiday in Malaysia, settlement will be effected on the following market day for Malaysia.

5. Contra

5.1 Contra deal(s) in respect of earlier purchase contracts shall only be allowed at the absolute discretion of Maybank-IB and subject to the laws, regulations and rules of the relevant exchange. Maybank-IB shall not be liable for any loss, claim, damage, cost or expense suffered or incurred by you, or profit or advantage of which you may be deprived, which arises from Maybank-IB's refusal to allow you to conduct contra deal(s) regardless of whether such contra deal(s) are permitted under the rules of the relevant exchange.

6. Restricted Trading Days

6.1 Your ability to trade in securities may be restricted to days when the Malaysian Stock Exchange, Bursa Malaysia ("Bursa Malaysia"), is open for trading. This means that you may be unable to trade in securities when Bursa Malaysia is closed for trading notwithstanding that the relevant exchange on which you wish to trade on may be open for trading. Maybank-IB may at its absolute discretion (but is not obliged to) increase the trading days from time to time. Maybank-IB shall not be liable for any loss, claim, damage, cost or expense suffered or incurred by you, or profit or advantage of which you may be deprived, which arises from the restricted trading days of Maybank-IB and

your inability to trade in securities when Maybank-IB is not open for trading notwithstanding that the relevant exchange may be open for trading.

7. Acknowledgment of Risk

You acknowledge and agree that there are risks associated with dealing in securities in multiple markets in the manner contemplated herein. You further confirm that Maybank-IB shall not be responsible for the decision taken by you to deal in securities.

8. Nominee/Custodian

8.1 Maybank-IB may on the terms set out below hold all securities purchased for you either directly or through a Nominee or Custodian (who may effect such holding through a Sub-Nominee or Sub-Custodian). Such Nominee/custodian and/or such Sub-Nominee/Sub-Custodian may or may not be within Malaysia and in the latter case, you consent to Maybank-IB having absolute discretion in their appointment or approval in their appointment. All costs associated with the holding of the securities by any of them shall be for your account. Accruals with respect to any and all securities so custodised, if in money form, shall be held or accounted for in its original currency of receipt converted into Ringgit Malaysia (as Maybank-IB thinks fit) and credited into the your account.

8.2 The duties provided by Maybank-IB, as custodian of the securities purchased for the Client, shall be:

1. to hold or procure to be held to its order all documents evidencing ownership of the securities and identity in its books that all securities belong to the Client;
2. to procure that all securities other than bearer securities are registered in the name of Maybank-IB or such Nominee/Custodian or Sub-Nominee/Sub-Custodian which has been appointed. In these circumstances, the securities will still be held in such a way that it is readily apparent that the securities are not the property of Maybank-IB or any Nominees/Custodian or Sub-Nominee/Sub-Custodian (as the case may be). The securities may be registered collectively with securities of other clients of Maybank-IB in the same name and where so registered, your entitlements may not be identifiable by separate certificates or other physical documents of title or equivalent electronic records although Maybank-IB and/or its delegate will maintain records such that it will be readily apparent the degree of the express your understanding and agreement that where such co-mingling and aggregation of your securities with those of other persons results in entitlements which otherwise without such co-mingling or aggregation would not have accrued to the securities, Maybank-IB has full discretion as to the allotment of such entitlements as amongst its clients as it deems fit;
3. to use its reasonable endeavours to collect and receive entitlements including income and other monies due with respect to the securities provided that you acknowledge and accept that Maybank-IB (whether directly or through and delegate or agent) shall have no duty or responsibility but is entitled, if it chooses to:
 - exercise or discharge any obligations conferred or imposed by reason of Maybank-IB's holding of the securities or to investigate, participate or take any affirmative action in connection therewith or otherwise;
 - send or give notice of any proxy form or other document which Maybank-IB may receive in respect of the securities;
 - recognize any claim in the nature of a trust or equitable claim by anyone other than you in respect of the securities or any part thereof;
4. to credit to the applicant's account all income and other payments received by Maybank-IB under paragraph 3 above;
5. to sign, execute and/or complete such documents, certificates or forms from time to time required for fiscal and taxation purposes in connection with the collection of income from the Securities; and
6. to keep or (to the extent reasonably practicable) procure to be kept by any Nominee/Custodian or Sub-Nominee/Sub-Custodian (as the case may be), such books, records and statements in retrievable form, as may be necessary to provide an adequate record of all securities held and transactions carried out by or on your behalf.

ISLAMIC SECURITIES TRADING

The terms in this section will additionally apply to if you have applied for Islamic Securities Trading.

The following items shall substitute and replace the indicated terms and conditions of Securities Trading accordingly:

Clause 1 – TRADING ACCOUNT

I hereby apply to open an Islamic Trading Account in my name for the purpose of trading in Shariah compliant securities. I agree that Maybank IB has the absolute right and discretion to approve or reject my application and may impose such additional terms and conditions as it deem fit.

I agree that the Islamic stock broking services are based on Shariah principles as adopted by Shariah Committee of the Bank and approved by Shariah Advisory Council of the Securities Commission under Section 316A of the Capital Markets and Services Act 2007 ("Shariah Principles") and will only deal in Shariah compliant securities approved by the Shariah Advisory Council of the Securities Commission.

Clause 10 – CLIENT'S MONIES

I agree and acknowledge that Maybank-IB may retain, for the benefit of Maybank-IB and without any obligation to account to me, Maybank-IB receives from the monies received from or held on my behalf for the purpose of trading which are deposited in a trust account maintained by Maybank-IB in accordance with CMSA ("Client's Monies"). Subject to the foregoing, Maybank-IB may, at its sole and absolute discretion and from time to time, pay such profit as it may determine to me in relation to such Client's Monies after taking into account any applicable taxes and fees and charges (as set out in clause 20) incurred by Maybank-IB in maintaining the trust account and I agree and acknowledge that any profit paid by Maybank-IB to me may be less than that received by Maybank-IB. Subject to all applicable laws, I agree that Maybank-IB shall be entitled to retain all of the profit earned from the maintenance or investments of any monies standing to the credit of the trust account or any of the accounts opened and maintained with Maybank-IB (including the Client's Monies) as may be necessary and expedient for the services rendered by Maybank-IB to me and I agree that Maybank-IB shall be entitled to retain all of the profit from such monies received on the said accounts for the said services.

Clause 17 – GOVERNING LAW AND JURISDICTION

I agree that these Terms and Conditions are governed by and shall be construed in accordance with laws of Malaysia and Shariah principles and Maybank IB and to the exclusive jurisdiction of the Courts in Malaysia. In the event that any question concerning a Shariah matter arises before the Courts, I hereby agree that either Maybank IB or I may make an application for the Courts to refer any question involving a Shariah matter to the Shariah Advisory Council of the Securities Commission pursuant to Section 316F of the Capital Markets and Services Act 2007 for a ruling.

The following clauses shall apply additionally:

TA'WIDH (COMPENSATION)

I agree to pay Ta'widh (compensation) to Maybank IB on all outstanding amounts due in my Islamic Trading Account at the Islamic Interbank Money market (IIMM) rate before and after judgment or such other rates as may be varied by Maybank IB in its absolute discretion as notified to me from time to time. The amount of such Ta'widh (compensation) payable by me to Maybank IB shall not be compounded on the principle outstanding amount.

I agree to pay Maybank IB such fees and others charges as determined and notified to me by Maybank IB from time to time for services rendered to me as well as all stamp duty (including any penalties for late payment thereof), clearing fees, brokerage and any other costs chargeable to me arising from my transaction in Shariah compliant securities, including legal fees incurred by Maybank IB on a solicitor and client basis in the enforcement of any of Maybank IB's rights hereunder.

MISCELLANEOUS

PURIFICATION OF NON-SHARIAH COMPLIANT SECURITIES: I hereby agree that in the event that any of the securities purchased by me is later classified by the Shariah Advisory Council of the Securities Commission as being non-Shariah compliant, then as a result thereof I shall have the sole responsibility to dispose such non-Shariah compliant securities and undertake any purification process in respect of my own portfolio.

STRUCTURED WARRANTS RISK DISCLOSURE STATEMENT

1. This statement is provided to you in accordance with the directive of the Committee of Bursa Malaysia Securities Berhad dated 06 December 1994 pursuant to Article 50(c) of the Articles of the Exchange.
2. The purpose of this statement is to inform you that the risk of loss in purchasing structured warrants can be substantial. You should therefore assess if the purchase of structured warrants is suitable for you in light of your financial circumstances. In deciding whether to purchase structured warrants, you should be aware of the following:-
 - i. the purchaser of a structured warrant is subject to the risk of losing the full purchase price of the structured warrant and all the transaction costs;
 - ii. 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 the expiry date;
 - iii. under certain conditions, it may become difficult to sell the structured warrants;
3. This brief statement cannot disclose all the risks and other aspects of purchasing structured warrants. You should therefore carefully study the terms and conditions of any structured warrants before you decide to purchase. If you are in doubt in relation to any aspect of this statement or the terms of a structured warrant, you should consult your broker.
 - iv. 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;
 - v. placing of contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit your losses to the intended amount. Market conditions may not make it possible to execute such orders; and
 - vi. the high degree of leverage that is obtainable from structured warrants because of the small initial outlay can work against you as well as for you. The use of leverage can lead to large losses as well as gain.

LEAP MARKET RISK DISCLOSURE STATEMENT

- (1) The LEAP Market is aimed at facilitating access to the capital market by small or medium sized enterprises ("SMEs") to which a higher investment risk may be attached. This market is a qualified market meant for sophisticated investors only, i.e. those who qualify under Part I of Schedules 6 and 7 of the Capital Markets and Services Act 2007 ("CMSA"). The issue or offer of securities on the LEAP Market is based on an information memorandum, and not a full prospectus registered with the Securities Commission Malaysia under section 233 of the CMSA. In the LEAP Market, sophisticated investors will have the full responsibility for evaluating the disclosed information, as well as the merits and risks of investing.
 - (2) The purpose of this statement is to inform you that apart from the normal risks involved in trading in securities, trading securities in the LEAP Market comes with other additional risks. You should NOT invest in the securities offered unless you are a sophisticated investor and you fully understand and are prepared to take the risks. You should assess whether the purchase of the securities is suitable for you in light of your knowledge, financial means, investment objectives and the risks you are prepared to take. The risks of investing in such securities include but are not limited to the following:
 - (i) **Small Companies**
Generally, the listed companies on the LEAP Market are smaller than the listed companies on the ACE Market or Main Market and may not have a proven track record in terms of operating history or profit track record. Hence, you should be aware that there is a higher risk of business failures which may adversely impact your investments should you choose to invest.
 - (ii) **Minimum Requirements on Disclosure and Governance**
The LEAP Market has a regulatory framework on disclosure and post-listing requirements appropriate for sophisticated investors only. This framework may be less prescriptive than that in the ACE Market or Main Market. The listed companies on the LEAP Market are required to provide only key information about its business plan, operations and financial information. This may affect your ability to make fully informed investment decisions.
 - (iii) **Liquidity Risks**
As a market limited to sophisticated investors only, the LEAP Market may not have the trading activities or liquidity of the ACE Market or Main Market. You may not be able to exit your investment as easily as in the ACE Market or Main Market. Limited trading activities or illiquidity in the LEAP Market may increase the risk of loss by making it difficult to effect transactions or sell the LEAP Market securities.
- This brief statement cannot disclose all the risks and other significant aspects of trading securities in the LEAP Market. You should understand the key characteristics, business plan and financial information of the companies listed on the LEAP Market thoroughly and carefully study all the risks associated with securities in the LEAP Market and/or seek independent professional advice before you decide to invest.

MEMORANDUM OF DEPOSIT OF SECURITIES

I, the applicant hereby pledge all the securities which are acceptable to you and which may be held from time to time, in my trading account with you which have been fully paid and/or in any of my CDS account held with you directly or through your nominees (hereinafter called "the said securities") on the following terms and conditions:-

1. I confirm that I am the legal and beneficial owner of the securities and that I am entitled to pledge the said securities to your Company.
2. The said securities will be a continuing security to you for the general balance of our debts to your Company, which includes but is not limited to any moneys now and hereafter due under our trading account with your Company.
3. In the event that any debt remains outstanding for more than fourteen (14) days or any other period of time as may be prescribed by you in your absolute discretion at any time and from time to time by written notice to us and where written notice of such debt has been given, your Company may at your sole discretion and at any time thereafter, without giving any further notice, sell the said securities to settle such debts, in such event, I shall have no recourse against your Company or your nominees in respect of any loss that I may suffer arising out of or in relation to or connected with such sale or this Memorandum.
4. The shares may be registered by your Company in its name or in your nominees. If any of the said securities are held in a CDS account registered in my name, you shall be empowered in accordance with Section 40 of the Securities Industry (Central Depositories) Act 1991, to request the central depository to transfer such securities into your or your nominee's securities account. Notwithstanding the aforesaid, neither your Company nor your nominees shall be answerable or responsible for any diminution in value of any of the said securities, however arising, while the same are in the custody, possession or control of your Company or your nominees. Further, while the said securities are in the custody, possession or control of your Company or your nominees, you shall not be responsible to ensure that any options, calls, rights issue, bonus issues, dividends and/or any other allotments, accretions and rights whatsoever accrued, attached and/or declared in respect of the said securities are subscribed, exercised, taken up, received or collected by you.
5. Prior to the discharge of all moneys hereby secured, your Company shall be entitled to attend all meetings held in connection with any company or corporation in relation to any of the said securities held in your Company's name or your nominees name and to exercise at your discretion and without any notice to me, all voting and other rights in respect thereof at any such meetings.
6. Upon demand and at our cost, I shall execute such forms of transfer and/or assignments as are necessary to enable the effectual transfer of the said securities. The names of the transferee, the date of transfer and the consideration are left blank and I authorise your Company or your nominees to fill in the aforementioned details in the transfer forms. In the event that further documents are necessary to effectively transfer the said securities, I shall immediately upon your Company's demand execute such documents.
7. I hereby irrevocably authorize your Company to make enquiries and/or requests and to receive Statement of Account of any of my aforementioned CDS account as and when you shall see fit and/or deemed necessary by you in your absolute discretion without the need to seek my consent. I

hereby further agree that you shall not be held liable for any claims, actions and/or proceedings of any kind and nature howsoever arising and I hereby undertake to indemnify you for any losses of any kind and any nature which are incurred or suffered by you in respect thereof in connection with or as a result of your exercise of your right under this paragraph 7 and/or any other right pursuant to this Memorandum.

8. I hereby appoint you or any of your Attorneys and in my name, in the name of yourself or your Attorney, as the case may be, to, in the event any debt remains outstanding for more than fourteen (14) days or any other period of time as may be prescribed by you in your absolute discretion at any time and from time to time by written notice to us, deal with the said securities in any manner whatsoever and to do all other things as fully and effectively as I do in connection therewith and in particular but without prejudice to the generality of this foregoing to transfer, assign, charge or sell the said securities or any part thereof and to do all whatsoever acts and execute all whatsoever documents to give effect to such transfer assignment charge or sale, Provided Always, that you shall not deal with the balance of the said securities (if any) once all the debts remaining outstanding as aforesaid has been paid/ repaid in full to your Company.
9. I hereby acknowledge that your Company will not be liable for any loss or damage of the securities deposited into any CDS account registered in my name and/or securities account(s) registered in the name of your nominees for and on our behalf unless due to your negligence or willful default. In respect of such loss or damage, you will only be liable for the incidental replacement cost, which are confined to cost of advertisement, scrip fees and any reasonable costs related to the replacement of the physical share certificates only and does not include or oblige you to buy back the securities for me from the stock market or from any other source. The replacement share certificates shall be returned to me upon your receipt of the same from the share registrar.
10. I hereby authorise your Company in the event of the sales of the said securities to deliver the same to the purchaser or the legal representative and to credit the proceeds of sales to my account with you to settle any outstanding debts to you.
11. Any notice or demand required to be made or given to us hereunder may be served by hand or sent by post or facsimile to my address or facsimile number provided by me or such last known address and shall be deemed to have been received by me at the time of delivery if delivered by hand, within three (3) days after the date of posting notwithstanding, that the letter may be returned in the post and on the business day immediately after transmission, if sent by facsimile.
12. I hereby acknowledge that you will not be liable for any failure in performing any of your obligations hereunder or any claim in respect of any loss, expense, cost, injury, damages or liabilities which are caused by or resulted from or arisen from the operation of this account.
13. I hereby authorise you to disclose any and all information (including without limitation particulars of securities held) in relation to my trading account and/or CDS account(s) registered in my name and/or CDS accounts registered in the name of your nominees for and on our behalf to any of your employees, Dealer's Representatives, agents, related companies, subsidiaries, affiliates and/or any other parties assigned to handle my trading account and agree that your Company will not be liable for any claims, actions, proceedings and losses of whatsoever nature which may be incurred as result of this authorisation

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