

Summary of Revision
Revisions are effective 1 December 2021

Please be informed that we had recently revised the terms and conditions governing our Margin (Share Margin/ External Margin/ Portfolio Financing) and Non Margin (Share Trading) products. The purposes of the revisions is to enhance the reasonableness and transparency of the said terms and conditions. The revised terms and conditions shall have no adverse effect on the existing commercial terms for the products accepted/signed by you and your rights and obligations for the said products shall remain unchanged.

(A) Applicants Declaration and Terms & Conditions for Alliance One Invest (AOI) application form

No.	Section	New/Revised Clause
1	J. DECLARATION BY APPLICANT	<p><u>The following clauses have been revised:</u></p> <p>2. I/We hereby consent and authorise the Bank to verify with and/or disclose to the party(ies) stated in Clause 17 (Disclosure Of Information) of the Terms and Conditions herein, which the Bank deems fit including but not limited to the Central Credit Unit of Bank Negara Malaysia (BNM), the Central Credit Reference Information System of BNM and/or any authority or body established by BNM, information concerning or relating to me/us whether financial or otherwise, for the purpose which the Bank deems fit.</p> <p>5. I/We acknowledge that a copy of Product Disclosure Sheet (PDS), (if applicable) has been made available for my/our retention. I/We irrevocably agree that the Bank reserves the right to reject the application or reduce the amount (i.e. offer me/us a lower loan/ facility(ies) that applied for) without my/our consent or assigning any reason thereof. I/We understand and acknowledge that actual amount of financing; tenure and interest rate to be provided by the Bank are dependent upon credit evaluation and subject to the Bank's approval and transmission of the Product Disclosure Sheet to me/us does not create any obligation on the Bank to grant me/us any facilities. The Bank reserves the right not to disclose or provide any reason if the application is unsuccessful.</p>
2	Terms and Conditions for AOI application form	<p><u>The following clauses have been revised:</u></p> <p>1. ACCOUNT OPENING, OPERATION AND MAINTENANCE (Clause 1)</p> <p>1.1. Account Opening: I/We hereby request and authorise ALLIANCE INVESTMENT BANK BERHAD ("AIBB") to open a Trading Account (the "Trading Account") for trading in stocks, shares and other securities ("Securities") listed on any exchange approved by Alliance Bank Malaysia Berhad ("ABMB")/Alliance Investment Bank Berhad ("AIBB") ("the Bank") whether in Malaysia or in other countries (the "relevant exchange(s)") including, if necessary a securities account(s) with the Bursa Malaysia Depository Sdn. Bhd. ("Bursa Malaysia Depository") or any centralised depository or clearing agency. All dealings in Securities carried out by me/us or on my/our behalf shall be executed through AIBB or such other stockbroker as the Bank may decide ("Stockbroker"). For the purpose thereof, the Bank shall be irrevocably authorised to act on all requests and instructions (whether oral, written, electronic or otherwise) whether issued by me/us or by the Stockbroker to utilise the trading account for the purpose of settlement of all dealings in Securities (including payment of all charges, interest and penalties imposed by the Bank in connection therewith) carried out by me/us or on my/our behalf under the Trading Account.</p> <p>1.3. Requirements: I/We further acknowledge and agree that in compliance with the applicable relevant requirements in force, the Bank may:</p> <p>(a) Refrain from acting until such information as required by it is furnished by me/us to it; and/or</p> <p>(b) Verify such information received from me/us to the Bank's satisfaction, and/or</p> <p>(c) Refrain from doing anything as a result of such information, which would or might, in the Bank's opinion, be contrary to any relevant requirements and/or may do anything which is in its opinion necessary to ensure compliance with such relevant requirements. The Bank shall not be liable for any loss or consequences of whatever nature arising from or due to events described in this clause.</p> <p>1.7 Telephone Orders:</p> <p>(i) I/We agree that all orders made through the telephone shall be deemed to be confirmed without any requirement on the Bank's part to conduct any verification and/or furnish any</p>



No.	Section	New/Revised Clause
		<p>proof of such verification and/or such order and any transactions if executed are at my/our own risk.</p> <p>(ii) I/We agree to telephone conversations being recorded (with or without use of an automatic tone-warning device) and to such recordings and transcripts being used as evidence in any dispute. I/We acknowledge and agree that the Bank is not required to maintain copies of such recordings or transcripts.</p> <p>1.11 Contra: I/We acknowledge that contra deal(s) in respect of earlier purchase contract(s) is subject to the Bank's approval and subject to the relevant requirements of the relevant exchange(s) (including foreign exchange(s), where applicable). The Bank shall not be liable for any form of loss, claim, damage, cost or expense suffered or incurred by me/us or profit or advantage of which I/We may be deprived, which arises from the Bank's refusal to allow me/us to conduct contra deal(s) regardless of whether such contra deals(s) are permitted under the rules of the relevant exchange(s).</p> <p>2. INTEREST, COSTS AND CHARGES (Clause 2)</p> <p>2.1 Interest: I/We undertake to pay the Bank interest in respect of any overdue amount at such rate and manner of calculation (including compounded/capitalised interest) as may be determined by the Bank from time to time and agree that interest due subsequent to any judgment of a court shall be at a rate and manner of calculation to be specified.</p> <p>3. AUTHORISATION TO THE BANK (Clause 4.6 Designated Settlement Account)</p> <p>(i) The Bank is hereby authorised to open a current account(s) (whether in MYR and/or any foreign currencies) in my/our name with ABMB (or any other bank to be decided by the Bank at the Bank's discretion), as the client trust account/settlement account ("Designated Settlement Account") for the debiting and crediting of all monies in respect of all my/our dealings with the Bank, including and not limited to my/our trading transaction(s), trading account(s) and any other transaction(s) and/or account(s) with the Bank. The Designated Settlement Account shall be solely operated by the Bank and/or the dealer's representative(s) appointed to handle my/our account(s) and/or transaction(s) from time to time and I/we hereby authorise the Bank and the dealer's representative(s) to operate the Designated Settlement Account solely for the above purposes and I/we also authorise the Bank to close the Designated Settlement Account if it deems fit and, if required, I/we shall execute all whatsoever authorisations, instructions indemnities letter, forms and/or documents to the said bank in order to facilitate the opening, operating and closing of the Designated Settlement Account.</p> <p>4. LIEN (Clause 6)</p> <p>6.2 The Bank's right to dispose of Securities: I/We agree that the Bank shall be entitled, and is hereby irrevocably authorised, from time to time and at any time or times, subject to it having first given to me/us at least seven (7) market days' prior written notice of its intention to sell or dispose of my/our Securities, to sell, transfer, assign or otherwise dispose of all or any of my/our Securities at such time or times, at such price and in such manner as the Bank deems fit and to apply the proceeds of such sale, transfer, assignment or disposal (after deduction therefrom of all costs and expenses incurred in such sale, transfer, assignment or disposal) in or towards satisfaction of the losses from time to time or at any time incurred by me/us under the Trading Account or any other account and/or other monies whatsoever from time to time hereafter due from or owing or payable by me/us to the Bank. For the avoidance of doubt, the Bank shall not be responsible for any losses or claims arising (whether directly or indirectly) from such action.</p> <p>5. PLEDGE OF SECURITIES (APPLICABLE TO NOMINEES CDS ACCOUNT ONLY) (Clause 7)</p> <p>7.2 The Bank shall be entitled and authorised from time to time and at any time or times to sell or otherwise dispose of all or any of the Pledged Securities at such time or times, at such price and in such manner as the Bank and/or the Stockbroker deem fit and to apply the proceeds of the Pledged Securities after deduction there from of all costs and expenses incurred in such sale or disposal towards the reduction of any outstanding amounts due from you to the Bank and/or the Stockbroker as the Bank may determine without being liable to you for any loss incurred or depreciation in the value of the Securities.</p> <p>6. DISCLOSURE OF INFORMATION (Clause 17)</p> <p>17.1 I/We irrevocably consents to and authorises the Bank and its officers and employees to disclose and furnish all information concerning my/our particulars and affairs (financial or otherwise), account details, relationship with the Bank, the terms of agreement and any other matters relating me/us or my/our business and operations to the following classes of persons in such manner and to such extent as the Bank may consider necessary:</p>



No.	Section	New/Revised Clause
		<p>(i) the Bank's related companies by virtue of Section 7 of the Companies Act 2016 or any associated company of the Bank (the Bank together with the aforesaid related/associated companies are collectively referred as "Alliance Bank Group") and their assignees and successors-in-title. For avoidance of doubt, disclosure to the Alliance Bank Group shall be for facilitating the operations, businesses, cross-selling and other purposes of the Bank and/or the Alliance Bank Group provided always that disclosure for cross selling purposes shall not be effected if such disclosure is objected by me/us upon written notification to the Bank;</p> <p>(ii) any person for or in connection with any action or proceeding taken to recover monies due and payable by me/us to the Bank;</p> <p>(iii) regulatory bodies, government agencies, tax authorities, the police, law enforcement bodies and courts, both within and outside Malaysia including pursuant to the Foreign Account Tax Compliance Act of the United States;</p> <p>(iv) other banks or financial institutions including Cagamas Berhad, Credit Guarantee Corporation (Malaysia) Berhad (if applicable) and any other relevant authority as may be authorised by law to obtain such information, or such authorities/agencies established by Bank Negara Malaysia, or any agency established by the Association of Banks in Malaysia/Association of Islamic Banks in Malaysia;</p> <p>(v) Central Credit Reference Information System, Dishonoured Cheques Information System, credit bureaus, credit reporting agencies and corporations set up for the purposes of collecting and providing credit information;</p> <p>(vi) the Bank's accountants, auditors, lawyers, advisors, consultants and/or other agents as may be required for the proper performance of their functions, duties and obligations to the Bank and the Alliance Bank Group;</p> <p>(vii) the Bank's service providers, nominees, agents, contractors or third party service providers engaged by the Bank and its related or associated companies to carry out the Bank's functions and activities;</p> <p>(viii) any entity which the Bank deems fit taking into consideration public interest, allegations of fraud/forgery/any crime allegedly committed through the Trading Account and/or by me/us;</p> <p>(ix) any external party as may be required for any corporate exercises/due diligence activities undertaken by the Bank and/or the Alliance Bank Group;</p> <p>(x) any party which in the future may express intention to acquire an interest/shareholding in the Bank/pursuant to any proposed arrangement, composition, merger, acquisition/restructuring between the Bank and such parties; and</p> <p>(xi) any other persons or entities with my/our prior consent.</p>

(B) Applicants Declaration and Terms & Conditions for Margin Financing/ Non-Margin Account application form

No.	Section	New/Revised Clause
1	J. DECLARATION BY APPLICANT	<p><u>The following clauses have been revised:</u></p> <p>2. I/We hereby consent and authorise the Bank to verify with and/or disclose to the party(ies) stated in Clause 17 (Disclosure Of Information) of the Terms and Conditions herein, which the Bank deems fit including but not limited to the Central Credit Unit of Bank Negara Malaysia (BNM), the Central Credit Reference Information System of BNM and/or any authority or body established by BNM, information concerning or relating to me/us whether financial or otherwise, for the purpose which the Bank deems fit.</p> <p>5. I/We acknowledge that a copy of Product Disclosure Sheet (PDS), (if applicable) has been made available for my/our retention. I/We irrevocably agree that the Bank reserves the right to reject the application or reduce the amount (i.e. offer me/us a lower loan/ facility(ies) that applied for) without my/our consent or assigning any reason thereof. I/We understand and acknowledge that actual amount of financing; tenure and interest rate to be provided by the Bank are dependent upon credit evaluation and subject to the Bank's approval and transmission of the Product Disclosure Sheet to me/us does not create any obligation on the Bank to grant me/us any facilities. The Bank reserves the right not to disclose or provide any reason if the application is unsuccessful.</p>
2	Terms and Conditions for Margin Financing/ Non-Margin Account application form	<p><u>The following clauses have been revised:</u></p> <p>1. APPOINTMENT OF BANK AS YOUR AGENT (Clause 13)</p> <p>13.6 Contra deal(s) in respect of earlier purchase contract(s) is subject to the Bank's approval and subject to the relevant requirements or the relevant exchange(s) (including foreign exchanges(s), where applicable). The Bank shall not be liable for any form of loss, claim, damage, cost or expense suffered or incurred by you or profit or advantage of which you may</p>

No.	Section	New/Revised Clause
		<p>be deprived, which arises from the Bank's refusal to allow you to conduct contra deal(s) regardless of whether such contra deals(s) are permitted under the rules of the relevant exchange(s).</p> <p>2. TERMS AND CONDITIONS PRESCRIBED BY STOCKBROKER (Clause 14)</p> <p>14.4 If the Stockbroker shall be required to institute buying-in/selling-out in connection with any dealings carried out for you or on your behalf, you shall settle with the Stockbroker in immediately available funds and within such period as may be stipulated by the Stockbroker such difference and charges in relation thereto, failing which you shall be liable to pay interest/charges to the Stockbroker at such rate as it shall decide and prescribe.</p> <p><u>The following clauses have been added:</u></p> <p>1. EXCLUSION OF LIABILITY (Clause 27)</p> <p>27.1 The Bank shall not be liable for:</p> <ul style="list-style-type: none"> (i) any loss or damage incurred or suffered by you from any act, omission or insolvency of any entity providing central depository, clearing and/or settlement facilities; (ii) any loss or damage (whether direct or indirect) arising from any failure to receive or delay in receiving any order, instruction or communication issued by or for behalf of you (for whatsoever reason) nor for any delay, omission or interruption in transmission of any order or instruction through any equipment, systems, telecommunication networks or any other means; or (iii) any loss or damage incurred or suffered by you if the performance of the Bank's obligations is interrupted, delayed or prevented by circumstances, acts or events beyond its control. This shall include but not limited to industrial disputes, acts or regulations of any governmental authorities or stock exchanges or breakdown, failure or malfunction of telecommunications or computer service or systems.

(C) Supplemental Terms and Conditions for Alliance Foreign Share Trading

No.	Section	New/Revised Clause
1	Supplemental Terms and Conditions for Alliance Foreign Share Trading	<p><u>The following clause has been revised:</u></p> <p>1. Settlement and Payments (Clause 7)</p> <p>7.4 All monetary transactions between me/us and the Bank may be conducted or performed in the traded foreign currency or Ringgit Malaysia ("RM") at such rate of exchange as shall be quoted by the Bank and as evidenced in the respective contract note(s) issue by the broker(s) for the securities purchased or sold through Alliance FST.</p>
2	DECLARATION BY APPLICANT	<p><u>The following clauses have been revised:</u></p> <p>I/We wish to apply for the Alliance FST for my/our retail/collateralised/cash/margin plus trading 2 in 1 account.</p> <p>I/We declare and confirm that I am not a bankrupt/we are not wound-up and am not/are not listed as a defaulter with Bursa Malaysia Securities Berhad (or any other relevant Stock Exchange)</p> <p>I/We understand that the Bank is not obligated to approve my/our application herein.</p> <p>I/We have read, fully understood and hereby accept and agree to be bound by the Supplemental Terms and Conditions for Alliance FST including but not limited to all subsequent amendments, variations and modifications which the Bank may amend, vary or modify from time to time at its discretion with prior notice.</p>

(D) Supplemental Terms and Conditions for Leading Entrepreneur Accelerator Platform (LEAP) Market

No.	Section	New/Revised Clause
1	DECLARATION BY APPLICANT	<p><u>The following clauses have been revised:</u></p>

No.	Section	New/Revised Clause
		<p>I/We, a client of ABMB with the particulars below, hereby wish to apply to trade in the LEAP Market via my/our Cash Upfront Trading Account.</p> <p>I/We do hereby solemnly and sincerely declare and confirm that I/we am/are a sophisticated investor falling within Part I of Schedules 6 and 7 of the Capital Markets and Services Act 2007.</p> <p>I/We declare and confirm that I/we am/are not a bankrupt/not wound-up and not listed as a defaulter with Bursa Malaysia Securities Berhad (or any other relevant Stock Exchange).</p> <p>I/We confirm that I/we have the financial ability to settle any amounts due or owing from me/us whether arising from or in respect of purchases of securities by me/us and/or contra losses incurred by me/us in this account. I/We understand that ABMB is not obliged to approve my application herein.</p> <p>I/We have read, fully understood and hereby accept and agree to be bound by this Supplemental Terms and Conditions for LEAP Market including but not limited to all subsequent amendments, variations and modifications which ABMB may amend, vary or modify from time to time at its discretion with prior notice.</p>

(E) Intraday Short Selling (IDSS) Application Form

No.	Section	New/Revised Clause
1	C. DECLARATION BY APPLICANT	<p><u>The following clause has been revised:</u></p> <p>viii. do solemnly declare that I/we have read, fully understood and hereby accept and agree to be bound by the contents stated in the Risk Disclosure Statement On Intraday Short Selling and the relevant rules in relation to IDSS stated in this application form including but not limited to all subsequent amendments, variations and modifications which the Bank may amend, vary or modify from time to time with prior notice and I/we fully understand the risks involved in the IDSS trading activities; and</p>

(F) Intraday Short Selling (IDSS) Application- Securities Lending Agreement

No.	Section	New/Revised Clause
1	SECURITIES LENDING AGREEMENT	<p><u>The following clauses have been revised:</u></p> <p>1. Notice (Clause 10.7)</p> <p>All communication may be given to Borrower or Borrower's dealer's representative by an authorised officer of Lender or by unsigned computer generated notice or by advertisement or by Lender's solicitors. Such communication shall be deemed to have been sufficiently served on Borrower for all purposes:-</p> <ol style="list-style-type: none"> (1) if made or sent to Borrower's telephone or facsimile number last known to Lender, on the next Business Day after the date of such making or sending; (2) if left by hand at Borrower's address last known to Lender, on the next Business Day following the date of such leaving; (3) if sent by courier services to Borrower's address last known to Lender, two (2) Business Days following the date of such sending; (4) if sent by post to Borrower's address last known to Lender, three (3) Business Days following the date of such sending; or (5) if advertised by way of posting in Lender's premises or by an advertisement placed in any local or national newspaper, three (3) Business Days following the date of such posting or advertising, <p>Provided Always that such communication or notice shall be deemed to have been received as stated above notwithstanding the fact that the aforesaid notice is not seen by Borrower.</p>

(G) Letter Of Offer - Margin Financing Facility

No.	Section	New/Revised Clause
1	LETTER OF OFFER	<u>The following clauses have been revised:</u>



		<p>1. Use of the Facility (Clause 3) 3.1 This offer is conditional and the Facility will be available by the debiting of an Investment Financing Account ("the Account") which (if not already opened at the date hereof) will be opened for you upon approval by the Bank and upon the satisfaction of the following conditions precedent: (b) all other necessary checks and exercises which may be required by law to be conducted or which we may deem necessary must have been completed and we are satisfied with the results thereof;</p> <p>2. Interest (Clause 5.1) Interest shall be payable on all advances made by us at the rate stated in Section 3 of the Schedule to this Letter of Offer, or such other rate as may be prescribed by Bank Negara Malaysia and/or determined by us from time to time, with monthly rests ("the Prescribed Rate") calculated on the daily outstanding balance of the Facility. If you default in payment on the due date of any moneys required to be paid under the Facility, you shall additionally pay us default interest at the rate stated in Section 4 of the Schedule to this Letter of Offer, or such other rate as may be prescribed by Bank Negara Malaysia and/or determined by us from time to time with prior notice (before as well as after judgment).</p> <p>3. Security (Clause 6.2) Without prejudice to any of our rights and powers whatsoever and howsoever given, we shall be at liberty to call on or liquidate any security for the Facility or any part thereof towards the reduction of any outstanding amounts due from you to us or any Dealer as we may deem fit without being liable to you for any loss incurred or depreciation in the value of such security.</p>
2	SCHEDULE TO LETTER OF OFFER	<p><u>The following clause has been revised:</u></p> <p>Additional Provisions (Section 10)</p> <p><u>Other Terms & Conditions</u> iii. In the event the Property is for owner occupation, the Property is to be occupied at all times by you. In the event the Property is found to be not occupied by you, the Bank reserves the right to vary the terms of the Facility on such terms and conditions that the Bank deems necessary with prior notice.</p>

(H) Memorandum Of Charge -Margin Financing Facility

No.	Section	New/Revised Clause
1	MEMORANDUM OF CHARGE	<p><u>The following clause has been revised:</u></p> <p>1. RIGHT OF SET-OFF (Clause 5.3) In exercising Your right of set-off, You are free to combine or consolidate any of Our accounts with You as you may think fit with prior notice.</p>

(I) Facility Agreement - Margin Financing Facility

No.	Section	New/Revised Clause
1	FACILITY AGREEMENT	<p><u>The following clauses have been revised:</u></p> <p>1. EVENTS OF DEFAULT (Clause 12.1.3) the Bank will immediately become entitled to recover all moneys and interest then owing to the Bank with interest thereon at the rate of four per centum (4%) per annum above the Bank's prevailing Base Rate with monthly rests or at such other rate and/or other periodic rests prescribed by the Bank from time to time; and</p> <p>2. PREPAYMENT (Clause 28.1)</p>



		<p>If the Bank allows the Borrower to prepay the Facility, that is, to repay to the Bank in full the amount owing to the Bank under the Facility and the Security Documents, at any time before the amount owing to the Bank is due to be repaid, the Borrower shall have to pay to the Bank a prepayment fee plus an amount to compensate the Bank for any loss which the Bank may suffer as a result of the Borrower's prepayment; the fee and the amount will be decided upon by the Bank.</p> <p>3. RIGHT TO ASSIGN (Clause 32.1)</p> <p>The Borrower may not assign his rights hereunder or any interest herein without the prior written consent of the Bank and it shall in any event remain liable for all his obligations hereunder. All undertakings, agreements, representations and warranties given, made or entered into by the Borrower under this Agreement shall survive the making of any assignments hereunder. The Bank may at any time without the consent or concurrence of the Borrower transfer or assign the benefit of this Agreement and the Security Documents to any person or party with prior notice. Any incidental to such transfer and assignment shall be payable by the Borrower and any statement or recital in the documents of transfer or assignment of the amount then due to the Bank under and by virtue of this Agreement shall be prima facie evidence that such amount is in fact due and shall be conclusive and binding on the Borrower.</p>
--	--	---

(J) Terms And Conditions For T+7 Trading Account

No.	Section	New/Revised Clause
1	TERMS & CONDITIONS FOR T+7 TRADING ACCOUNT	<p><u>The following clause has been revised:</u></p> <p>1. OTHER CONDITIONS (Clause J)</p> <p>1. A separate trading account, settlement account and Bursa Depository account will be opened for this T+7 Trading Account Facility.</p>