

**Universal Business Banking Application Form (Version 1.5)**
**This form is to apply for the following products**

 (Please tick  where applicable):

- Current Account, Deposit & Foreign Currency Products  
*To print: Section A, B, C, I & J To complete: A, B, C & I*
- Alliance BizSmart Online Banking  
*To print: Section A, D, I & J To complete: A, D & I*
- Merchant Facility  
*To print: Section A, E, I & J To complete: A, E & I*
- SME Express Loan for Merchants  
*To print: Section A, F, I & J To complete: A, F & I*
- Biz-Xpress ATM Card  
*To print: Section A, G, I & J To complete: A, G & I*
- SME Loan/Financing  
*To print: Section A, H, I & J To complete: A, H & I*

<b>Branch:</b>	<b>CIF No.:</b>
1. Account No.: Account Type:	
2. Account No.: Account Type:	
3. Account No.: Account Type:	
4. Account No.: Account Type:	
5. Account No.: Account Type:	

**SECTION A. BUSINESS INFORMATION**
**Registered Name:**
**Trading Name** (if applicable):

**Business/Company Registration No.:**
**Date of Registration:**
**Business Type** (Please tick  ONE only):

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Sole Proprietor (21)     | <input type="checkbox"/> Limited Liability Partnership (26) | <input type="checkbox"/> For other business types, please refer to appendix 1 and fill in the code:<br><input type="text"/> <input type="text"/> |
| <input type="checkbox"/> Partnership (22)         | <input type="checkbox"/> Trade Union (41)                   |  |
| <input type="checkbox"/> Professional Agency (23) | <input type="checkbox"/> Co-operative Society (42)          |  |
| <input type="checkbox"/> Company (24)             | <input type="checkbox"/> Society/Association (46)           |  |

**Business/Company Address 1** (Please tick  where applicable):

- 
- Main/HQ
- 
- Mailing
- 
- Other Business Location

**Business Premises** (Please tick  ONE only):

- 
- Owned
- 
- Rented

**Business/Company Address 2** (Please tick  where applicable):

- 
- Main/HQ
- 
- Mailing
- 
- Other Business Location

**Business Premises** (Please tick  ONE only):

- 
- Owned
- 
- Rented

**State:**
**Postcode:**
    
**State:**
**Postcode:**
    
**Shareholding Status** (Please tick  ONE only):    Bumi Controlled    Non-Bumi Controlled    Others, please specify:

**Telephone No.:**
**Fax No.:**
**No. of Full Time Employees:**
**Website URL:**
**Purpose for Opening Account/Applying for Facility:**
**I/We hereby declare the funds for this account were obtained from the following source** (For Deposit Product Application ONLY):

- 
- Business Proceeds
- 
- Rental Collection
- 
- Others (Please specify): \_\_\_\_\_

**Related Companies** (if any):

**Annual Sales/Business Turnover:**  
 RM

**Authorised Contact Person**
**Name:**
 **An Authorised Signatory**
**Designation:**
**I.C. No.:**
**Email Address:**
**Mobile No.:**
**Office No.:**
**For Bank Use ONLY**
**Industry Code:**

**Part 1 - Country/Jurisdiction of Residence declaration**

We represent and declare that we are:

- Malaysia tax resident (Not required to complete Part 2 and Part 3)
- Non-Malaysia tax resident (Please proceed to complete Part 2 and Part 3 (if applicable))
- Malaysia and Non-Malaysia tax resident (Please proceed to complete Part 2 and Part 3 (if applicable))

**Part 2 - Non-Malaysian Taxpayer Identification Number declaration**

Please declare the countries and the respective Taxpayer Identification Number(s) that you are a Non-Malaysian tax resident of:

Country/Jurisdiction of tax residence	Taxpayer Identification Number (TIN)	TIN not available due to (please select one, refer definition below)
		<input type="checkbox"/> Reason 1 <input type="checkbox"/> Reason 2 <input type="checkbox"/> Reason 3:
		<input type="checkbox"/> Reason 1 <input type="checkbox"/> Reason 2 <input type="checkbox"/> Reason 3:
		<input type="checkbox"/> Reason 1 <input type="checkbox"/> Reason 2 <input type="checkbox"/> Reason 3:

TIN not available due to the following reasons:

Reason 1: The country/jurisdiction of tax residence does not issue TINs to its residents

Reason 2: No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of TIN issued by such jurisdiction)

Reason 3: No TIN because of other reasons. Please specify reason.

**Part 3 - Entity Type**

1. If you are a Financial Institution, please select either one of the following type of Financial Institution:

- Depository Institutions, Custodial Institutions or Specified Insurance Company
- Investment Entity (refer page 13 for definition)
- Investment Entity located in a non-participating jurisdiction (refer page 13 for definition)

2. If you have selected Part 3(1)(c) above or you have selected in the FATCA section/supplementary form (delete where applicable) that you are a Passive NFFE (i.e. an entity whose revenue is mainly (at least 50%) derived from investment activities), please complete (a) and (b) below:

(a) Indicate the name of any Controlling Person(s)

1.	2.	3.
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(b) Complete the Individual tax Residency Self-Declaration Form for each of the Controlling Person (please request for the form from the sales officer)

For Sole Proprietorship, Partnership, Limited Liability Partnership, Private Limited and Public Limited Companies Only	For Bank Use Only	
<b>Foreign Account Tax Compliance Act (FATCA)</b> (Please tick <input checked="" type="checkbox"/> ONE only):	FATCA status code (Refer to page 13 for guidance)	
<input type="checkbox"/> Non-US government entities	-	C
<input type="checkbox"/> Non-US central bank	-	C
<input type="checkbox"/> Public listed entity (non-FI) that is regularly traded on Bursa Malaysia or another stock exchange outside the US, including its subsidiaries.	-	D
<input type="checkbox"/> The entity's revenue is mainly (at least 50%) derived from its core business activity (other than investment activities) <u>Declaration:</u> <input type="checkbox"/> An entity, out of US, engaged in an active business other than that of a financial institution.	-	F
<input type="checkbox"/> Financial institutions (FI) <sup>(1)</sup> FATCA definition – page 13 outside US FATCA Classification (Refer to Form W8-BEN-E): _____	If selected, Please fill up Form W-8BEN-E	G – T
<input type="checkbox"/> The entity is incorporated/organised in US (Refer to Form W9) Please select one of the categories: <input type="checkbox"/> Specified US person (Refer to Form W9) <input type="checkbox"/> Non specified US person (Refer to Form W9)	If selected, Please fill up Form W-9	A B W (if W9 is <u>NOT</u> filled)
<input type="checkbox"/> The entity's revenue is mainly (at least 50%) derived from investment activities <u>Declaration:</u> <input type="checkbox"/> An entity, out of US, engaged in business other than that of a financial institution. <u>Please select one of the followings:</u> Does the entity have substantial United States Owners <sup>(3)</sup> FATCA definition – page 13? <input type="checkbox"/> Yes <input type="checkbox"/> No	If "Yes" is selected: Please fill up Form W-8BEN-E (Part xxx)	U  V (if W-8BEN-E is <u>NOT</u> filled)  E
<input type="checkbox"/> None of the above	Please fill up Form W-8BEN-E	1 - 13 G (if W-8BEN-E is <u>NOT</u> filled)

# SECTION B. DEPOSIT PRODUCTS

Please Tick  Where Applicable:

CONVENTIONAL	ISLAMIC
<input type="checkbox"/> Current Account <input type="checkbox"/> Savings Account* <input type="checkbox"/> Fixed Deposit (Please Specify Product Type: _____)	<input type="checkbox"/> Current Account-i <input type="checkbox"/> Savings Account-i* <input type="checkbox"/> Term Deposit-i (Please Specify Product Type: _____)

**FOREIGN CURRENCY ACCOUNT (FCA)**

- Trade FCA (Currency Type:  USD  EUR  SGD  GBP  AUD  Others, please specify: \_\_\_\_\_)  
 Investment FCA (Currency Type:  USD  EUR  SGD  GBP  AUD  Others, please specify: \_\_\_\_\_)

**FOREIGN FIXED DEPOSIT ACCOUNT (FFDA)**

- Trade FFDA (Currency Type:  USD  EUR  SGD  GBP  AUD  Others, please specify: \_\_\_\_\_)  
 Investment (Currency Type:  USD  EUR  SGD  GBP  AUD  Others, please specify: \_\_\_\_\_)

1. Category of application for FCA & FFDA (Please tick  where applicable):

- Resident export & import/non-export & non-import business company without domestic Ringgit borrowings (Please delete whichever is not applicable)
- Approved international procurement center
- Approved operational headquarter
- Regional distribution center
- Multimedia Supercorridor Company
- Resident Merchant bank/other financial institution
- Resident fund manager/nominees company/management company/trust company/legal firm/custodian/stockbroking corporation who invest on behalf of clients. Please state whether this Foreign Currency Account is for your:
  - Resident clients
  - Non-resident clients

Note:

- Trade & Investment FCA is only applicable for Resident entity.
- **USD** – US Dollar, **EUR** – Euro, **SGD** – Singapore Dollar, **GBP** – British Pound, **AUD** – Australian Dollar

2. Sources of funds placed and/or will be placed in the Foreign Currency Account

- Export proceeds       Other foreign currency receivables
- Conversion from RM       Others, please specify: \_\_\_\_\_

Note: Protected by PIDM up to RM250,000 for each depositor

\*Savings Account/Account-I is applicable for Associations, Clubs & Societies ONLY.

### Application for Cheque Book

I/We request for number (as per below) of Cheque Book(s) with 50 leaves each. Please debit my/our account with the cost of stamp duty and postage/courier charges (if any):

- 1 Cheque Book     2 Cheque Books     3 Cheque Books     More than 3, please specify: \_\_\_\_\_

Please tick  ONE only:

- Send the cheque book(s) to me/us by registered post/courier service to my/our account statement mailing address at my/our own risk and expense.
- The cheque book(s) will be collected by me/us or my/our representative as stated below at my/our own risk.

<b>Name:</b> _____	<b>IC no./Passport no. &amp; Country:</b> _____
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### Nomination of Authorised Personnel

I/We hereby nominate the person(s) detailed below as the person(s) authorised to perform activities and/or transactions indicated below on my/our behalf:

Name & IC No./Passport No. & Country	Contact No.	Specimen Signature	Please Tick <input checked="" type="checkbox"/> Where Applicable
1.			<input type="checkbox"/> Cheque Encashment <input type="checkbox"/> Account Information <input type="checkbox"/> Cheque Confirmation <input type="checkbox"/> Document Submission/Collection/Chequebook Collection
2.			<input type="checkbox"/> Cheque Encashment <input type="checkbox"/> Account Information <input type="checkbox"/> Cheque Confirmation <input type="checkbox"/> Document Submission/Collection/Chequebook Collection
3.			<input type="checkbox"/> Cheque Encashment <input type="checkbox"/> Account Information <input type="checkbox"/> Cheque Confirmation <input type="checkbox"/> Document Submission/Collection/Chequebook Collection

\* Cheque Encashment – Person(s) authorised to encash my/our cheque(s) over the counter at my/our branches, on my/our behalf. I/We also declare that the person(s) mentioned are known to me/us and they are my/our employee/Director(s)/Partner(s)/Office Bearer(s).

\* Account Information – Person(s) authorised to request for and obtain my/our account and transaction information, either over the counter or over the phone, on my/our behalf.

\* Cheque Confirmation – Person(s) authorised to confirm details of cheque(s) issued and collected, either over the counter or over the phone, on my/our behalf.

\* Document Submission/Collection – Person(s) authorised to send-in/submit and/or collect and/or acknowledge receipt of documents relating to operation of this account (including but not limited to returned cheques, remittance application/instrument, etc.), on my/our behalf.

# SECTION C. KEY PERSONNEL & ACCOUNT OPERATION MANDATE

Account Number	Account Type
1.	
2.	
3.	
4.	
5.	

**Operation of Account** (Please tick  ONE only):

Any one (1) to sign   
 Any \_\_\_\_\_ to sign   
 All to sign   
 Others (please specify): \_\_\_\_\_

Name (1):		Position (Please tick <input checked="" type="checkbox"/> where applicable):		Specimen Signature:
Marital Status:		<input type="checkbox"/> Authorised Signatory <input type="checkbox"/> Director		
Religion:		<input type="checkbox"/> Management Team <input type="checkbox"/> Shareholder		
Race:	Date of Birth: ___ / ___ / ___			
IC No./Passport No. & Country:		Industry Experience (Years):		
Mobile No.:		Email Address:		
Mailing/Residential Address:		Preferred Language:		
		Shareholdings (RM'000/%):		
		Gross Annual Income (RM'000):		Limit:

Name (2):		Position (Please tick <input checked="" type="checkbox"/> where applicable):		Specimen Signature:
Marital Status:		<input type="checkbox"/> Authorised Signatory <input type="checkbox"/> Director		
Religion:		<input type="checkbox"/> Management Team <input type="checkbox"/> Shareholder		
Race:	Date of Birth: ___ / ___ / ___			
IC No./Passport No. & Country:		Industry Experience (Years):		
Mobile No.:		Email Address:		
Mailing/Residential Address:		Preferred Language:		
		Shareholdings (RM'000/%):		
		Gross Annual Income (RM'000):		Limit:

Name (3):		Position (Please tick <input checked="" type="checkbox"/> where applicable):		Specimen Signature:
Marital Status:		<input type="checkbox"/> Authorised Signatory <input type="checkbox"/> Director		
Religion:		<input type="checkbox"/> Management Team <input type="checkbox"/> Shareholder		
Race:	Date of Birth: ___ / ___ / ___			
IC No./Passport No. & Country:		Industry Experience (Years):		
Mobile No.:		Email Address:		
Mailing/Residential Address:		Preferred Language:		
		Shareholdings (RM'000/%):		
		Gross Annual Income (RM'000):		Limit:

Name (4):		Position (Please tick <input checked="" type="checkbox"/> where applicable):		Specimen Signature:
Marital Status:		<input type="checkbox"/> Authorised Signatory <input type="checkbox"/> Director		
Religion:		<input type="checkbox"/> Management Team <input type="checkbox"/> Shareholder		
Race:	Date of Birth: ___ / ___ / ___			
IC No./Passport No. & Country:		Industry Experience (Years):		
Mobile No.:		Email Address:		
Mailing/Residential Address:		Preferred Language:		
		Shareholdings (RM'000/%):		
		Gross Annual Income (RM'000):		Limit:

Name (5):		Position (Please tick <input checked="" type="checkbox"/> where applicable):		Specimen Signature:
Marital Status:		<input type="checkbox"/> Authorised Signatory <input type="checkbox"/> Director		
Religion:		<input type="checkbox"/> Management Team <input type="checkbox"/> Shareholder		
Race:	Date of Birth: ___ / ___ / ___			
IC No./Passport No. & Country:		Industry Experience (Years):		
Mobile No.:		Email Address:		
Mailing/Residential Address:		Preferred Language:		
		Shareholdings (RM'000/%):		
		Gross Annual Income (RM'000):		Limit:

# SECTION D. REGISTRATION FOR ALLIANCE BizSmart ONLINE BANKING

**ALLIANCE BizSmart MODULE** (Please tick  ONE only) – Board resolution is required for both Transactional and Inquiry Module

**OPTION 1: Alliance BizSmart Transactional Module** (Transactional & Inquiry Services)

- Standard Package\*  
 BizSmart SME Solution  
 \_\_\_\_\_

**Note:**

\* Standard Fees and Charges shall apply. More information can be found on Alliance Bank Website.  
 \* "BizSmart SME Solution" are only applicable to SME and Sole Proprietor where "BizSmart SME Solution" customers are bound by the T&Cs which can be found on Alliance Bank Website

**OPTION 2: Alliance BizSmart Inquiry Module** (Inquiry Services ONLY)

**Authorised Contact Person** (Please indicate if details differ from Section A - Authorised Contact Person)

<b>Name:</b>	<b>I.C. No.:</b>	<b>Mobile No.:</b>	<b>Email:</b>
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**Mode of Profile Maintenance** (As per indicated in board resolution)

**COMPANY/SOCIETY/PARTNERSHIP** (Please tick  ONE only)

**OPTION 1 – SELF MANAGE**

I/We would like to appoint the following persons to manage my/our user and company/business profile in Alliance BizSmart online banking.  
 • At least one (1) System Administrator and one (1) System Authoriser to be appointed where it is not allowed to be the same person.

**System Administrator – Corporate Back Office**

Name (in block letters)	I.C. No.	Mobile No. (Required for TAC)	Email Address (Required for ePIN)
1.			
2.			

**System Authoriser – Corporate Back Office** (For Transactional Module, System Authoriser(s) listed below will be given one token each)

Name (in block letters)	I.C. No.	Mobile No. (Required for TAC)	Email Address (Required for ePIN)
1.			
2.			

**Payment Authoriser – Corporate Front Office** (For transactional module ONLY)

Total no. of tokens required:

\* Minimum one (1) token is required for **Payment Authoriser**

**OPTION 2 – BANK TO MANAGE**

I/We would like to appoint Alliance Bank Malaysia Bhd (ABMB) to manage the company/business users and profiles in Alliance BizSmart online banking.

• Please note that charges are applicable by appointing ABMB to manage the company/business users and profiles. Please complete the attached appendix and submit together with the Alliance BizSmart profile setup form.

**SOLE PROPRIETOR** (Bank to Manage only)

User will be defaulted to the Authorised Contact Person in Section A unless different name has been indicated as Authorised Contact Person at the top of this page.

**Account Maintenance**

**Designated Account No.** (To debit internet banking charges): \_\_\_\_\_

\* Account no. must be indicated above or charges will be debited by default from first (1<sup>st</sup>) account no.

**Account Linkage** (Will be defaulted to **ALL ACCOUNTS** if not selected below)

All accounts       Account(s) number(s) specified below:

- a) \_\_\_\_\_ c) \_\_\_\_\_  
 b) \_\_\_\_\_ d) \_\_\_\_\_

\* Please attach Appendix for additional account number(s). Applicable to all Conventional and Islamic account under the same business entity and customer information records (CIF) with ABMB/AIS. All BizSmart services are available to all accounts by default.

**Company/Business Transaction Limit** (Will be defaulted to max limit if not declared):

Single Payment: **RM** \_\_\_\_\_ Bulk Payment: **RM** \_\_\_\_\_

**Merchant ID** (applicable for Credit Card merchant only): \_\_\_\_\_

**Delivery of Pins** (Please tick  ONE only):

Email (ePIN)       Account Branch       Mailing Address (as per statement mailing address)

\* Will be defaulted to Email (ePIN) if not selected. For unclear/incomplete/invalid email, PIN Mailer will be delivered to Mailing Address instead.

**Delivery of Hardware Tokens** (Please tick  ONE only):

Account Branch       Mailing Address (as per statement mailing address)

\* Will be defaulted to the Mailing Address if not selected or as per Delivery of Pins selection (Account Branch/ Mailing Address). For P.O.Box address, the Hardware Tokens will be sent to the Account Branch for collection.

# SECTION E. APPLICATION FOR MERCHANT FACILITY

## MERCHANT FACILITY

**Merchant Type** (Please tick (✓) where appropriate):

<input type="checkbox"/> Terminal	<input type="checkbox"/> MPOS	<input type="checkbox"/> Cretaps (Recurring)
<input type="checkbox"/> E-Commerce	<input type="checkbox"/> MOTO Mail/Telephone Order	<input type="checkbox"/> Installment Payment Plan

Please indicate number of unit(s) on selected terminal type:

Desktop  GPRS  MPOS  Boomgate  Others:

Please tick (✓) where appropriate

Contact ONLY  Dual (Contact & Contactless)

**Merchant Information** (Please indicate if details differ from Registered Business Details)

<b>Outlet Address 1:</b>	<b>Outlet Address 2:</b>	<b>Anticipated Average No. of Card Transaction per Month:</b> (Please tick <input checked="" type="checkbox"/> ONE only) <input type="checkbox"/> <500 <input type="checkbox"/> >1,001 <input type="checkbox"/> 500-1,000
State: Postcode: <input type="text"/>	State: Postcode: <input type="text"/>	

**Mode of Payment** (Please tick  ONE only):

<input type="checkbox"/> Direct Credit	<b>ABMB Account No.:</b> <input type="text"/>	<b>Branch:</b> _____
<input type="checkbox"/> GIRO	<b>Account No.:</b> _____	<b>Bank:</b> _____

**Setup Fee** (For E-Commerce Application ONLY. Please tick  ONE only)

For setup fee payment of RM900.00,

<input type="checkbox"/> I/We hereby authorise Alliance Bank Malaysia Berhad to debit our Company's Current Account:
<b>ABMB Account No.:</b> <input type="text"/> <b>Branch:</b> _____
<input type="checkbox"/> I/We enclose herewith a cheque from:
<b>Issuing Bank:</b> _____ <b>Cheque No.:</b> _____

**PA-DSS Compliance** (Please tick (✓) where appropriate)

**Do you also insert/swipe the card on your POS machine:**

Yes  No

**If yes, I hereby confirm that:**

- Our POS Terminal/Cash Register Machine does **NOT** retain any Prohibited Credit/Debit Card Magnetic Stripe data, CVV2 and PIN data.  
 Our POS Terminal/Cash Register Machine does retain any Prohibited Credit/Debit Card Magnetic Stripe Data, CVV2 and PIN Data.  
 Compliance with PADSS  Non-Compliance with PADSS (**POS Terminal Model:** \_\_\_\_\_)

**For Bank Use ONLY**

**Merchant Category Code:** \_\_\_\_\_

# SECTION F. APPLICATION FOR MERCHANT SME EXPRESS LOAN

## FINANCING REQUIRED

**Amount (RM):** \_\_\_\_\_ **Tenure (Months):** \_\_\_\_\_

## OTHER BUSINESS INFORMATION

<b>Business Distribution</b> (e.g.Trading – 20%, Manufacturing – 80%):				<b>Business Premises:</b> <input type="checkbox"/> Own <input type="checkbox"/> Rented
Line of Business	Distribution (%)	Line of Business	Distribution (%)	
1.		3.		<b>Paid-up Capital:</b>
2.		4.		

**Authorised Contact Person for Submission of Documents** (Please indicate if details differ from Section A - Authorised Contact Person)

<b>Name:</b> _____	<b>I.C. No.:</b> _____	<b>Mobile No.:</b> _____
<b>Fax No./Email Address:</b> _____	<b>Position:</b> _____	<b>Office No.:</b> _____



# SECTION H. SME LOAN/FINANCING

## CONVENTIONAL

**Type of Facilities** (Please tick (✓) where appropriate)

Working Capital Financing		Equipment Financing	
Product	Amount	Product	Amount
<input type="checkbox"/> Term Loan		<input type="checkbox"/> Industrial Hire Purchase	
<input type="checkbox"/> Overdraft		<input type="checkbox"/> Term Loan	
<input type="checkbox"/> Foreign Exchange Line		<input type="checkbox"/> Foreign Exchange Line	
<input type="checkbox"/> Trade Financing (please specify):		<input type="checkbox"/> Trade Financing (please specify):	

Business Premises Financing (BPF)		Other Financing	
Product	Amount	Product	Amount
<input type="checkbox"/> Term Loan		<input type="checkbox"/> SME Express Loan	
<input type="checkbox"/> Overdraft		<input type="checkbox"/> Others (please specify):	

Business Credit Card	
<b>Preferred Company/Business Credit Limit:</b>	<b>Company/Business Name to Appear on Card</b>
RM	

Product	Card Feature (Please tick <input checked="" type="checkbox"/> ONE only):	
<b>VISA</b> <input type="checkbox"/> Visa Infinite Business Credit Card	<input type="checkbox"/> Feature A: <ul style="list-style-type: none"> <li>Up to 1.5% Retail Spending Cash Back.</li> <li>26 Days Interest-Free Repayment Period.</li> </ul>	<input type="checkbox"/> Feature B: <ul style="list-style-type: none"> <li>Up to 2x Timeless Bonus Points.</li> <li>26 Days Interest-Free Repayment Period.</li> </ul>
Product	Card Feature (Please tick <input checked="" type="checkbox"/> ONE only):	
<b>Mastercard</b> <input type="checkbox"/> Business Platinum Card	<input type="checkbox"/> Feature A: <ul style="list-style-type: none"> <li>Up to 1.25% Retail Spending Cash Back.</li> <li>26 Days Interest-Free Repayment Period</li> </ul>	<input type="checkbox"/> Feature B: <ul style="list-style-type: none"> <li>13% Cash Rebate on Interest Paid.</li> <li>20 Days Interest-Free Repayment Period</li> </ul>

## ISLAMIC

**Type of Facilities** (Please tick (✓) where appropriate)

Working Capital Financing		Equipment Financing-i	
Product	Amount	Product	Amount
<input type="checkbox"/> Term Financing-i		<input type="checkbox"/> Industrial Hire Purchase-i	
<input type="checkbox"/> Cashline Facility-i		<input type="checkbox"/> Term Financing-i	
<input type="checkbox"/> Islamic Trade Facilities (please specify):		<input type="checkbox"/> Islamic Trade Facilities (please specify):	

  

Business Premises Financing-i (BPF-i)		Other Financings	
Product	Amount	Product	Amount
<input type="checkbox"/> Term Financing-i		<input type="checkbox"/> Others (please specify):	
<input type="checkbox"/> Cashline Facility-i			

## FINANCING SUPPLEMENTARY PRODUCT

<input type="checkbox"/> Keyman Insurance	<input type="checkbox"/> MRTA	<input type="checkbox"/> MRTT	<input type="checkbox"/> MLTA	<input type="checkbox"/> MLTT
<input type="checkbox"/> FEC	<input type="checkbox"/> Keyman Takaful	<input type="checkbox"/> Others (please specify):		



# SECTION I. DECLARATION

## General Declaration

a. I/We hereby:

- 1) declare that I/we am/are authorised to open the account(s) and apply for the service(s) stated herein.
  - 2) agree to comply with all the requirements imposed on me/us for opening of account(s) and application for Online Banking Services, and further agree that Alliance Bank Malaysia Bhd/Alliance Islamic Bank Bhd (the Bank) reserves the right to close my/our account at its absolute discretion without giving any reasons if I/we fail to comply with any of the Bank's requirements.
  - 3) declare that I/we have not committed any act of bankruptcy as at the time the account(s) is/are opened.
  - 4) agree that the Bank reserves the right to offset any debit balance in my/our Current Account/Current Account-i from my/our Savings Account/Savings Account-i/AllianceSave and/or Fixed Deposit/Term Deposit-i Account.
  - 5) confirm that the Bank is authorised to verify and check any of the information given herein and to obtain credit and other relevant information on me/us from any party at any time.
  - 6) understand that it is the Bank's policy to conduct business/company searches in respect of all business accounts.
  - 7) confirm that I/we am/are aware and agree to abide by the Terms and Condition governing the respective account(s) and/or Online Banking Service that I/we have with the Bank.
  - 8) confirm that the information given above is correct and complete and authorise the Bank to confirm this from any source the Bank may choose and further seek and obtain credit information related to my/our application from any credit reporting agencies governed by the Credit Reporting Agencies Act 2010.
  - 9) agree to examine the statement of account sent to me/us and notify the Bank of any errors, irregularities and/or discrepancies in the said statement of account and also to notify the Bank if I/we fail to receive such statement of account.
  - 10) agree that the nomination of authorised personnel made under "Authorised Signatory & Account Operation Mandate" herein shall be binding on me/us and undertake that any changes in respect of the authorised personnel shall be made in writing to the Bank.
- b. I/We irrevocably consent to and authorise the Bank to disclose to any financial institutions granting or intending to grant any credit facilities to me/us, any credit bureaus, any credit reference agencies, Bank Negara Malaysia, any authority/body having jurisdiction over the Bank, any security parties (including guarantors), the Bank's auditors, lawyers and/or authorised agents or to such person(s) and or entity(ies) as permitted by law, any information relating to my/our affairs, banking accounts or conducts thereof (including my/our credit standing) as the Bank deems necessary or expedient. I/We hereby consent to such disclosure and confirm that the Bank shall not howsoever be liable to me/us for the furnishing of such information.
- c. I/We hereby declare and warrant that we have obtained and/or shall obtain consent from our officers, employees, authorised signatories, directors, individual shareholders, individual guarantors, individual security providers, supplier/vendors and/or related parties (if applicable) to process their personal data for the purposes of this application.
- d. I/We hereby agree to indemnify the Bank as the collecting banker against all losses, claims, demands, proceedings, costs, expenses and other liabilities whatsoever and whosoever which the Bank may incur on any cheque, bill, note, draft, dividend warrant or other instruments presented by me/us for collection and such instruments shall be deemed to have been collected at my/our expressed request in every case for the credit of my/our account.
- e. I/We declare that we are in compliance and undertake to ensure compliance to the Foreign Exchange Administration Rules under the Financial Services Act 2013/Islamic Financial Services Act 2013 including but not limited to obtain the necessary approvals from Bank Negara Malaysia or any other authorities (as and when required).
- f. I/We also authorise the Bank to make this information available to Bank Negara Malaysia in compliance with Foreign Exchange Administration Rules.
- g. We acknowledge that the Foreign Exchange Administration Rules referred to herein is applicable as at the date hereof and may be subject to changes as imposed by Bank Negara Malaysia from time to time.
- h. I/We undertake to notify the Bank within thirty (30) calendar days if there is a change in any information which we have provided to the Bank
- i. I/We accept that unless otherwise specified herein, our fees exclude any current and future taxes (if any) that may be imposed, under the relevant legislation. Upon the effective date of implementation of any such taxes in the future and wherever applicable, the Bank shall be entitled to recover such taxes from the Company.
- j. I/We agree and accept that the Bank is at liberty to close my/our current account without further notice to me/us in the event I/we fail to transfer a minimum deposit of RM500, being the initial deposit required by the Bank, within thirty (30) days from the date of account opening.

## General Declaration (For Loan/Financing Application)

- a. I/We hereby declare that all information given in this form is true and complete.
- b. I/We have not committed any act of bankruptcy and/or been adjudged a bankrupt/winding-up.
- c. I/We hereby give consent to the Bank to contact by phone/visit and/or request for written opinion from my major suppliers/buyers as stated in this application form for the purpose of credit checks on me/my company/business.
- d. I/We agree that the Bank reserves the right to review the facility and such other facilities granted to me/us from time to time and at any time.
- e. I/We agree that the Bank shall have the right to vary, reduce or terminate the facilities at any time at the Bank's discretion and notice shall be given of any material variation/changes.
- f. I/We hereby consent to and authorise the Bank to verify with and/or disclose to any party the Bank deems fit including but not limited to the Central Credit Unit of Bank Negara Malaysia, the Central Credit Reference Information System of Bank Negara Malaysia, VISA International/MasterCard International and/or its officers, any information concerning or relating to me/us whether financial or otherwise, for any purpose which the Bank deems fit.
- g. I/We irrevocably authorise and permit the Bank to provide any information concerning me/us, this application, my/our present and future accounts and facilities, products and/or services from/with the Bank, to any financial institutions granting or intending to grant any credit facilities to me/us, any credit bureaus, any relevant authority(ies), body(ies), person(s) or agency(ies) as may be authorised by law to obtain such information or established by Bank Negara Malaysia ("BNM"), any other financial institutions or establishments to facilitate the execution of instruction(s) given by me/us in respect of the credit facilities, accounts, products and/or services from/with the Bank, security parties (including guarantors), and the Bank's auditors, lawyers, and/or agents.
- h. I/We hereby confirm and agree that any data/information (including personal data) relating to or arising from or in connection with my/our application hereunder and also information pertaining to my/our affairs whether hereunder or otherwise on this application may be held, used and disclosed by the Bank for the purpose of processing this application.
- i. I/We hereby declare and warrant that we have obtained and/or shall obtain consent from our officers, employees, authorised signatories, directors, individual shareholders, individual guarantors, individual security providers, suppliers/vendors and/or related parties (if applicable) to process their personal data for the purposes of this application
- j. I/We hereby confirm and declare as follows:
- 1) In the case of sole proprietor or partnership  
Except as disclosed above, none of my spouse(s), parents, children, brothers, sisters, their spouses and/or financial dependants and/or my agents and guarantors are in the employment of the Bank or its subsidiaries and/or related to a director, officer, or employee of the Bank or its subsidiaries
  - 2) In the case of a company, society or any body not covered under 1) above.  
Except as disclosed above, none of our directors, managers, controlling shareholders (whether directly or indirectly interested) and/or agents and guarantors are in the employment of the Bank or its subsidiaries and/or are related to any director, officer or employee of the Bank or its subsidiaries, whether as parent, spouse, brother, sister or child and/or their financial dependant.
- k. I/We further undertake to inform the Bank immediately if any such relationship set out in Clause j 1) or 2) above is established/intended to be established.
- l. I/We hereby submit to the Bank ALL documents required in the cover page together with this application form. I/We hereby represent, declare and confirm that ALL documents submitted by me/us are genuine and that the information therein is true and correct in all respects. Should the documents submitted to the Bank be incomplete, the Bank reserves the right to put the application on hold until the submission of all documents required.
- m. I/We have read and understood the Terms and Conditions of the facilities together with the Product Disclosure Sheet and hereby agree to be bound by those Terms and Conditions. I/We acknowledge that a copy of each has been made available for my/our retention. I/We irrevocably agree that the Bank may at its sole discretion reject the application or reduce the amount (i.e. offer me/us a lower loan/facility(ies) amount than that applied for) without my/our consent or assigning any reason therefor and the documents accompanying this application shall become and remain the Bank's property. I/We understand and acknowledge that the 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 absolute discretion and the transmission of the Product Disclosure Sheet to me/us does not create any obligation on the Bank to grant me/us any facilities.
- n. I/We accept that unless otherwise specified herein, our fees exclude any current and future taxes (if any) that may be imposed, under the relevant legislation. Upon the effective date of implementation of any such taxes in the future and wherever applicable, the Bank shall be entitled to recover such taxes from the Company.

## For External Account Only

- a. I/We declare that I/we have no designated resident account maintained with any financial institution in Malaysia (Foreign Exchange Administration Rules-Notice 4).

**Foreign Account Tax Compliance Act (FATCA)**

- a. I/We represent and declare that the information provided above is true, accurate and complete. I understand that the term "U.S. person<sup>(2)</sup>" means any citizen or resident of the United States
- b. I/We hereby consent for the Bank, or any of its affiliates, including branches to report my information to regulatory authorities in accordance with the requirements of Foreign Account Tax Compliance Act as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.
- c. I/We hereby consent that the Bank may withhold from my account(s) such amounts in accordance with the requirements of Foreign Account Tax Compliance Act as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.
- d. I/We hereby consent that the Bank may classify me 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 the Bank may require.
- e. I/We undertake to notify the Bank in writing within thirty (30) calendar days if there is a change in any information which I have provided to the Bank.

**Common Reporting Standard (CRS)**

- a. We understand that the information supplied by us is covered by the full provisions of the terms and conditions governing our relationship with the Bank and/or its subsidiaries, including its branches setting out how the Bank may use and share the information supplied by us.
- b. We acknowledge that the information contained in this Form and our information and any reportable account(s) may be provided to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with the tax authorities of another country/jurisdictions in which we may be a tax resident of, pursuant to the intergovernmental agreements to exchange financial account information.
- c. We undertake to advise the Bank within thirty (30) days of any change in circumstances which affects our tax residency status or causes the information contained herein to become incorrect or incomplete (including any changes to the information on the Controlling Persons identified in Part 3 (2) (a)), and to provide the Bank a suitably updated self-certification and Declaration within thirty (30) days of such change in circumstances.
- d. We understand that we will be required to inform the Bank in the future if there are any changes in our tax obligations.

**For Current Account/Current Account-i/Savings Account/Savings Account-i Only**

- a. I/We declare that I/we have not been reported by any bank to the Dishonored Cheque Information System of Bank Negara Malaysia ("DCHEQS") and have not had any account closed by any bank in the last six (6) months. The Bank reserves the right to close my/our account should my/our name appear in the DCHEQS list without prior notice to me/us.
- b. I/We agree that no alterations whatsoever shall be made on cheques and that the Bank reserves the right to dishonour and return cheques which in the Bank's opinion bear any form of alteration, whether countersigned by me/us or otherwise.
- c. The cheque book should be kept under my/our own custody and the Bank shall not accept responsibility for any loss caused to me/us if through my/our own negligence, any person shall obtain payment of any sum belonging to you.
- d. I/We shall ensure that me/our account does not become overdrawn, even temporarily, unless I/we have made prior special arrangements with the Bank and I/we understand that a minimum charge of RM100.00 or an amount to be announced from time to time by the Bank will be levied on each cheque that is dishonoured owing to insufficient funds.

**For Foreign Currency Account Only**

- a. I/We agree that the account(s) in any foreign currency opened with the Bank will be operated in accordance with the Bank's rules & regulations governing Foreign Currency Deposits as may be amended from time to time.
- b. I/We confirm that I/we will at all times comply with the Foreign Exchange Administration Rules as well other governing regulations and requirements relating to the opening and operation of foreign currency accounts.
- c. I/We accept that the Bank is at liberty to close our foreign currency account without further notice to us in the event we fail to comply with the applicable Foreign Exchange Administration Rules and/or Financial Services Act 2013/Islamic Financial Services Act 2013.

**For Term Deposit-i Only**

- a. I/We hereby confirm that I/we have read, fully understood and agreed to the Terms and Conditions for Alliance Term Deposit-i ("ATD-i") as contained in the Islamic Deposit Terms and Conditions of Alliance Islamic Bank Berhad ("the Bank"). I/We appoint the Bank as my/our agent to perform the following actions for all new deposit placements, subsequent placement and renewals made by me/us:
  - 1) execute all acts with the respect to the purchase of the Commodity on a cash basis through purchase agreements, certificates and/or other instruments; and
  - 2) sell the Commodity on deferred payment terms to the Bank at the Selling Price (comprising the Purchase Price plus profit) on my/our behalf and to perform and execute all acts necessary in relation thereto,
- b. The ATD-i will be renewed based on the profit rate agreed.
- c. I/We understand that the Bank's role as my/our agent may be terminated at any time if:
  - 1) the terms of the Bank's appointment have been breached by me/us or the Bank; or
  - 2) the termination has been mutually agreed in writing by me/us and the Bank.

**For PIDM Only**

- a. I/We have received a copy of PIDM's Deposit Insurance System (DIS) Brochure and have been informed by Alliance Bank Malaysia Berhad/Alliance Islamic Bank Berhad that the deposit account I/we have opened is protected by PIDM up to RM250,000 for each depositor.

**For Cash Management, Online Banking and Biz-Xpress ATM Card Services Only**

- a. I/We hereby confirm that I/we am/are authorised to act for and on behalf of the Company/Association/Club/Society/Partnership to apply for Cash Management, Online Banking and Biz-Xpress ATM Card Services provided by the Bank.
- b. I/We agree that all transactions performed or effected through Cash Management, Online Banking and Biz-Xpress ATM Card Services shall be made by the authorised user(s) who are duly authorised to carry out/execute such transactions for and on behalf of me/us.
- c. I/We agree to be bound by all transactions effected through Cash Management, Online Banking and Biz-Xpress ATM Card Services whether or not the authorised users(s) of the services are the account signatories.
- d. I/We authorise the Bank to debit my/our account (Designated Account), as indicated herein for the appropriate transaction charges, periodic subscription fees or any other charges in relation to Cash Management, Online Banking and Biz-Xpress ATM Card Services, until the Bank receives a duly authorised request in writing for termination of the said services.
- e. In the event of any discrepancies in the mode of profile maintenance in this application form and the Board Resolution, the instruction in this application form shall prevail.

**For Business Credit Card Only**

- a. I/We hereby apply for the Alliance Bank Business Credit Card ("Card") with such limit as issued by ABMB at its sole discretion based on my/our Company's/Business's performance, profitability and any other criteria set by ABMB which may change from time to time.
- b. I/We request that the Bank issue at its discretion a Card to such person(s) as I/we may from time to time nominate and notify the Bank in writing.
- c. I/We represent and warrant to the Bank that:
  - 3) I/we have the legal right and full power and authority to apply for and (if this application is approved by the Bank) to use the Card.
  - 4) where we are a corporation (i) I/We am/are a company duly incorporated in Malaysia (ii) This application and the use of the Card will not and are not likely to result in a breach of any provision of our Memorandum and Articles of Association or equivalent constitutional document; and (iii) Our Memorandum and Articles of Association empowers the directors to exercise all powers of the company to borrow money and the person(s) signing this application is/are authorised to sign and forward to the Bank this application on our behalf pursuant to the Board of Directors' Resolution attached;
  - 5) all corporate action and approval necessary or relevant to our application herein has been duly taken or obtained and are in force; and
  - 6) all corporate action and approval necessary or relevant to any request which I/we may from time to time submit to the Bank for the issuance of a Card to the person(s) named therein will be duly taken or obtained prior to the request being submitted to the Bank.
- d. I/We acknowledge that a copy of the Alliance Bank Business Credit Card Agreement (Agreement) will be sent to me/us or our nominees. I/We agree to abide by the Terms and Conditions of the Agreement as may be amended by the Bank from time to time.
- e. I/We have read and fully understood the Agreement together with the Product Disclosure Sheet ("PDS") and hereby agree to be bound by those Terms and Conditions. I/We acknowledge that a copy of each has been made available for my/our retention. I/We irrevocably agree that the Bank may at its sole discretion reject the application or reduce the amount (i.e. offer me/us a lower credit limit than that applied for) without my/our consent or assigning any reason therefor. I/We understand and acknowledge that the actual credit limit and interest rate to be provided by the Bank are dependent upon credit evaluation and subject to the Bank's absolute discretion and the transmission of the Product Disclosure Sheet to me/us does not create any obligation on the Bank to grant me/us any facilities.
- f. I/We declare that all the information provided herein is true, correct and complete and hereby authorise the Bank to verify with and/or disclose to any party the Bank deems fit including but not limited to VISA International/MasterCard International and/or its officers, the Central Credit Unit of Bank Negara Malaysia, the Central Credit Reference Information System of Bank Negara Malaysia and/or its authority, any information concerning or relating to me/us whether financial or otherwise for any purpose which the Bank deems fit.
- g. I/We further agree that the Bank's application form herein shall be conclusive evidence of my/our application for the Bank's Card(s) and this clause shall survive the termination,

cancellation or revocation of the Card(s) by the Bank.

- h. I/We understand that the Bank may be obligated under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 and/or other laws and regulations to report certain transactions to Bank Negara Malaysia and/or other relevant authorities and I/we hereby consent to the same and agree that the Bank, its officers and employees shall be under no liability for making such reports.
- i. I/We hereby agree to abide by the Terms and Conditions of the Card (which we declare to have read, fully understood and are bound immediately upon acknowledgement of receipt of the Card and or use of the said Card).
- j. I/We agree that the Bank reserves the right to review the Card facility and such other facilities granted to me/us from time to time and at any time.
- k. I/We agree that the Bank shall have the right to vary, reduce or terminate the facilities at any time at the Bank's sole discretion and notice shall be given of any material variation/changes.
- l. I/We hereby unconditionally and irrevocably consent to the use by the Bank, free of all charges or fees, of our company name and/or logo and/or mark and any such forms and designs as selected on the Card or on any promotional material or other documents in relation to the Card.
- m. I/We shall notify the Bank in the event that any of the above is breached.

**For Merchant Facility Only**

- a. I/We agree that the Bank shall reserve the right to approve or reject my/our application as the Bank deems fit without assigning any reason.
- b. I/We agree to be bound by the Terms and Conditions Governing Card Services.
- c. I/We understand that the use of the e-Commerce Merchant Facility is governed by the Bank's e-Commerce Merchant Agreement and Non Disclosure Agreement as attached herewith and such amendments thereto as the Bank shall from time to time impose. I/We confirm that I/we have read and fully understood the said Agreements and we accept them.
- d. I/We agree that the usage fee of RM900.00 is payable upon submission of this form. Unless otherwise specified herein, our fees exclude any current and future taxes (if any) that may be imposed, under the relevant legislation. Upon the effective date of implementation of any such taxes in the future and wherever applicable, the Bank shall be entitled to recover such taxes from the Company.

**Personal Data Protection Act (PDPA) – For Sole-Proprietorship Only**

I/We hereby further give consent and authorise the Bank to disclose any information concerning me/us, my/our affairs and/or facilities, accounts, products and/or services for the purposes of strategic alliances, cross selling, marketing, and promotions, to other departments and/or units within the Bank, other companies in the Alliance Bank\* and/or its agents and third parties (excluding information relating to my/our affairs or accounts) as the Bank may deem fit. For avoidance of doubt, the consent given herein shall supersede all prior/previous consent(s) given by me/us to any other entities within Alliance Bank.

YES  NO

\* Alliance Bank herein refers to Alliance Bank Malaysia Berhad and its wholly-owned subsidiaries, Alliance Investment Bank Berhad and Alliance Islamic Bank Berhad.

**Details of Connected Parties**

Connected with an employee/director/officer of Alliance Financial Group, Alliance Bank and/or its subsidiaries.

No.	Name of Your Director/ Shareholder	Name of Employee/Director/ Officer	Entity (AFGB/ ABMB/AIBB/AIS)	NRIC No.	Relationship
1					
2					

**Details of Foreign Politically Exposed Person (PEP) or Person Closely Associated with a PEP**

No.	Name of Your Authorised Signatory, Director/Shareholder	Describe the Authorised Signatory, Director/Shareholder's Function /Office Held and Relationship To/Connection with the Public Official
1		
2		

**I/We Confirm That I Am/We Duly Authorised By the Company/Business to Sign This Application Form For and On Its Behalf.**  
(Please tick  where applicable)

I/We hereby wish to apply for the products as indicated and acknowledge that the use of the services is subject to the Bank's Terms & Conditions (T&C) and Fees & Charges (F&C). I/We have read and agree to be bound by the said T&C and F&C of this application form and the T&C and F&C made available at www.alliancebank.com.my (including any subsequent revisions, variations and/or amendments as may be made from time to time).

<b>Name 1:</b>	<b>Signature</b>	<b>Name 2:</b>	<b>Signature</b>
<b>Designation:</b>		<b>Designation:</b>	
<b>I.C No.:</b>		<b>I.C No.:</b>	
<b>Date:</b>		<b>Date:</b>	
<b>Name 3:</b>	<b>Signature</b>	<b>Name 4:</b>	<b>Signature</b>
<b>Designation:</b>		<b>Designation:</b>	
<b>I.C No.:</b>		<b>I.C No.:</b>	
<b>Date:</b>		<b>Date:</b>	
<b>Name 5:</b>	<b>Signature</b>		
<b>Designation:</b>			
<b>I.C No.:</b>			
<b>Date:</b>			

# SECTION J. FOR BANK USE ONLY

## FATCA - On-board of U.S. Person/Recalcitrant/category other than as declared in page 2 on exception basis:

**Instruction:** Please complete the "Approval Form- For On-Boarding New 'U.S Person/Recalcitrant Customer "should the bank propose to on-board the following customers:

- A. Specified U.S Person**                      **V – X. Recalcitrant customer**  
**B. Non specified U.S Person**            **1 – 13. Category other than above.**

### Declaration and acknowledgement

I confirm that the necessary documents have been completed according to the classification declared by the customer above (Form W-8BEN-E, W-9 or Approval Form - For On-Boarding of New Customer who is 'U.S Person/Recalcitrant/Category other than above', whichever applicable) and the customer's FATCA status has been entered into the system accordingly.

### Common Reporting Standard (CRS)

#### Confirmation and acknowledgement by Teller/Front Office staff

I confirm that based on the information obtained in connection with the opening of accounts, including any documentation collected pursuant to the KYC/AML procedures, there is no reason to know that the self-certification provided by the Customer/the Controlling Person (delete whichever not applicable) is incorrect or unreliable

<b>BU Code:</b>	<b>Preferred Branch:</b>	<b>Branch Name:</b>
<b>Attended by:</b>	<b>Verified &amp; Approved by:</b>	<b>Acknowledgement Receipt Stamp:</b>
Name: Designation: Armcode:	Name: Designation:	
<b>Account Opened by:</b>	<b>Activated by</b> (applicable for Biz ATM Card ONLY):	Date Received:
Name: Designation:	Name: Designation:	

No.	Account Opening Checklist	Tick <input checked="" type="checkbox"/> & Initial to confirm
1.	DCHEQS checked date:	<input type="checkbox"/>
2.	SSM or other relevant search date:	<input type="checkbox"/>
3.	Photocopy of NRIC (both sides) and/or passport (1st 3 pages) – If MyCard verification fails	<input type="checkbox"/>
4.	Business unit code maintenance	<input type="checkbox"/>
5.	Scanning of signature (clerk to initial)	<input type="checkbox"/>
6.	Verification of scanned signature (officer to initial)	<input type="checkbox"/>
7.	Terms and Conditions - signed at the designated declaration column	<input type="checkbox"/>
8.	Ensure that the nature of business doesn't conflict with Shariah principles.	<input type="checkbox"/>
9.	Duly completed application form	<input type="checkbox"/>
10.	Signature(s) on application form is as per mandate specified on Board Resolution	<input type="checkbox"/>
11.	Certified copy of Board Resolution	<input type="checkbox"/>
12.	Special Campaigns (if applicable), please specify campaign code: _____	<input type="checkbox"/>
No.	Alliance BizSmart "SME Solution" Package Eligibility Checklist	Tick <input checked="" type="checkbox"/> & Initial to confirm
1.	Customer is a SME/Sole Proprietor customer with BU code: 400, 401, 402, 403	<input type="checkbox"/>
2.	Customer has at least one eligible account with Product code: BC, BCi, D1, F1, F4 & F7 only	<input type="checkbox"/>
3.	Customer's eligible account has NO BRS and Savelink account	<input type="checkbox"/>
4.	Customer signs up for Alliance BizSmart Transactional Module.	<input type="checkbox"/>

## Definitions of Terms for CRS

### 1)Malaysia tax resident entity

For full definition of Malaysia tax resident entity, please refer to the link: (<http://www.hasil.gov.my>)

### 2)Investment Entity

Any entity that primarily conducts as a business of one or more of the following activities or operations for and on behalf of their customer.

- (i) trading in money market instruments (cheques, bills, certificate of deposits, derivatives, etc.), foreign exchange, exchange, interest rates and index instruments, transferable securities or commodity futures trading;
- (ii) individual and collective portfolio management
- (iii) otherwise investing, administering, or managing Financial Assets or money on behalf of other persons (An investment manager /investment advisor falls under the definition of Investment Entity)

Any entity where the gross income of which is primarily attributable to investing, reinvesting or trading in Financial Assets, if the Entity is managed by another Entity which is a Depository Institution, a Custodial Institution, a Specified Insurance Company or an Investment Entity described in Clause 2) (i) or (ii) or (iii).

An entity is "managed by" another entity if the managing entity performs, either directly or indirectly or through another service provider on behalf of the managed entity, any of the activities or operations described in Clause 2) (i) or (ii) or (iii).

An entity only manages another entity if it has discretionary authority to manage the other entity's assets (either whole or in part). Where an entity is managed by a mix of Financial Institutions, NFEs or individuals, the entity is considered to be managed by another entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the Other Investment Entity as described in Clause 2) (i) or (ii) or (iii), if any of the Managing Entities is such an entity.

### 3)Investment Entity located in a non-participating jurisdiction

An Investment Entity (defined in Clause 2) (i) or (ii) or (iii)) which is located in a non-participating jurisdiction. Refer to the website (<https://www.oecd.org>) for the countries listed as participating jurisdictions

### 4)Controlling Persons

Controlling Persons are the natural person(s) who ultimately has a controlling ownership interest (25%) in the entity. Where no natural person(s) exercises control through ownership interests, the Controlling Person(s) of the entity will be the natural person(s) who exercises control of the entity through other means. Where no natural person(s) is/are identified as exercising control of the entity through ownership interests, then under the CRS, the Reportable Persons is deemed to be the natural person(s) who hold the position of senior managing official.

### 5)Taxpayer Identification Number (TIN)

The term TIN means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an entity and used to identify the entity for the purpose of administering the tax laws of such jurisdiction. For e.g. in Malaysia, the TIN will be the identification number issued by the Inland Revenue Board of Malaysia to entities.

## Definitions of Terms for FATCA

### 1) Financial institutions means any entity that:

- (i) Accepts deposits in the ordinary course of banking or similar (depository institution), or
- (ii) Holds, as a substantial portion of its business, financial assets for the benefit of one or more other persons(custodial institution); or
- (iii) Is an investment entity; or
- (iv) Is an insurance company that is obligated to make payments with respect to, a cash value insurance or annuity contract (specified insurance company);or
- (v) Is an entity that is a holding company or treasury centre (that is part of the group of (i) – (v) as above or formed as a collective investment vehicle, mutual fund, exchange traded fund, private equity fund, hedgefund, venture capital fund, leveraged buyout fund, or any similar investment vehicle established with an investment strategy of investing, reinvesting, or trading in financial assets

### 2) The term U.S. person or United States person means a person described in section 7701(a)(30) of the Internal Revenue Code:

- (i) a citizen or resident of the United States,
- (ii) a United States partnership,
- (iii) a United States corporation,
- (iv) any estate (other than an estate the income of which, from sources without the United States which is not effectively connected with the conduct of a trade or business within the United States, is not includible in gross income under the Internal Revenue Code), and
- (v) any trust if
  - (a) A court within the United States is able to exercise primary supervision over the administration of the trust, and
  - (b) One or more United States persons have the authority to control all substantial decisions of the trust.

### 3) Substantial United States owners mean:

- (i) With respect to any foreign corporation, any specified U.S. person that owns, directly or indirectly, more than 10 percent (10%) of the stock of such corporation (by vote or value)
- (ii) With respect to any foreign partnership, any specified U.S. person that owns, directly or indirectly, more than 10 percent (10%) of the profits interests or capital interests in such partnership; and
- (iii) In the case of a trust:
  - (a) Any specified U.S. person treated as an owner of any portion of the trust under sections 671 through 679; and
  - (b) Any specified U.S. person that holds, directly or indirectly, more than 10 percent (10%) of the beneficial interests of the trust.

**FATCA Status Code: Sole Proprietorship, Partnership, Limited Liability Partnership, Private Limited and Public Limited Companies ONLY**

Status code	Entity's categories	Guidance	
A	Specified US person	Please refer to <b>Form W-9</b>	
B	Non specified US person	Please refer to <b>Form W-9</b>	
C	Non US government and Non US central bank	-	
D	Public listed entity (non-FI) that is regularly traded on Bursa Malaysia or another stock exchange outside the United States, including its subsidiaries		
E	Non-reportable Passive NFFE		
F	Active NFFE		
G	Nonparticipating FFI (including a limited FFI or limited branch).		Please refer to <b>Form W-8BEN-E</b> for the entity categories.  For category "G – Non participating FFI", it is applicable if: (i) It is customer's self-declaration; or (ii) <b>None of the above</b> is selected but does not complete Form W-8BEN-E
H	Participating FFI.		
I	Reporting Model 1 FFI.		
J	Reporting Model 2 FFI.		
K	Registered deemed-compliant FFI		
L	Sponsored FFI that has not obtained a GIIN		
M	Certified deemed-compliant non registering local bank.		
N	Certified deemed-compliant FFI with only low-value accounts.		
O	Certified deemed-compliant sponsored, closely held investment vehicle.		
P	Certified deemed-compliant limited life debt investment company		
Q	Certified deemed-compliant investment advisors and investment managers		
R	Owner-documented FFI.		
S	Restricted distributor.		
T	Non reporting IGA FFI.		
U	Reportable Passive NFFE	Please refer to <b>Form W-8BEN-E</b>	
V	Recalcitrant customer that are passive NFFE	If the entity is identified as " <b>U - Reportable Passive NFFE</b> " but does not fill up Form W-8BEN-E	
W	Recalcitrant customer that is US person	If the entity is <b>incorporated in US</b> but does not fill up Form W9	
X	Recalcitrant customer that is dormant account	-	
1 - 13	Category other than above	Please refer to <b>Form W-8BEN-E</b> for the entity categories	

**Appendix 1: Business Type**

No	Classification	Code	Definition
1	Individual	11	A person including joint accounts of two or more individuals as long as the joint accounts are conducted for non-business activities. Excludes sole proprietor.
2	Non-Individual		An entity which is not classifiable under Individual.
2.1	Monetary Authority	35	Central bank (or currency board or monetary agency) and other operations that are usually attributable to the central bank but are carried out by other government institutions or commercial banks. Such operations include the issuance of currency and maintenance and management of international resources.
2.2	International Organisation	51	Entity established by formal political agreements between their members that has the status of international treaties; its existence is recognised by the law in their member countries; it is not treated as resident institutional unit of the countries in which it is located.
2.3	Government		Federal/Central Government, State Government, local authority, or other authority or body, whether corporate or unincorporated, established, appointed or constituted by any written law except those established to carry on financial business. Includes embassies or other diplomatic presence in Malaysia.
2.3.1	Federal/Central Government	31	Government of a country including Federal/Central Ministries departments, agencies and embassies, except entities which are statutory authorities and entities controlled by the Government, where the entities are engaged in business activities of a commercial nature.
2.3.2	State Government	32	Government of states within a country, including its departments and agencies, and district offices. Excludes entities controlled by the State Government where the entities are engaged in business activities on a commercial basis.
2.3.3	Local Government	33	City councils, municipal councils, town councils, town boards, local councils and other entities established to provide administration services to the public in specified geographical areas within the states in a country. Includes the local governments of the three Federal Territories of Kuala Lumpur, Putrajaya and Labuan.
2.3.4	Statutory Agency	34	Any authority or body, whether corporate or unincorporated, established, appointed or constituted by any written law, but does not include any local authority. Excludes entities established by such laws where their principal business involves the acceptance of deposits and/or granting of loans/financing and advances, as such entities (e.g. Bank Negara Malaysia, Bank Pertanian Malaysia) are classifiable under financial institutions. Also excludes statutory corporations established to undertake business activities of a commercial nature.
2.4	Corporation		Company incorporated under the Companies Act 1965, or business constituted by Federal/Central or State Law. Includes foreign entity with the similar functions.
2.4.1	Financial Institution		Company which is licensed to carry on a financial business as prescribed under Central Bank of Malaysia Act (CBA) 2009. Includes foreign entity with the similar functions.
2.4.1.1	Banking Institution		Company which is licensed to carry on the following activities: (a) Banking business as prescribed under the Financial Services Act 2013 (FSA); or (b) Islamic banking business as prescribed under the Islamic Financial Services Act 2013 (IFSA). Includes foreign entity with the similar functions.
2.4.1.1.1	Commercial Bank	12	Company which is licensed to carry on banking business as prescribed under the FSA and foreign entity with the similar functions.
2.4.1.1.2	Islamic Bank	13	Company which is licensed to carry on Islamic banking business as prescribed under the IFSA and foreign entity with the similar functions.
2.4.1.1.3	Investment Bank	14	Company which is licensed to carry on investment banking business as prescribed under the FSA and foreign entity with the similar functions.
2.4.1.1.4	International Islamic Bank	15	Company or an office of any foreign institution which is licensed to carry on international Islamic banking business and holds a valid license under the IFSA and foreign entity with the similar functions.
2.4.1.2	Non-Bank Financial Institution		Company which carries on finance-related business other than the following activities: (a) Banking business as prescribed under the Financial Services Act 2013 (FSA); or (b) Islamic banking business as prescribed under the Islamic Financial Services Act 2013 (IFSA). Includes foreign entity with the similar functions.

2.4.1.2.1	Co-operative Society	42	Society which is registered under the Co-operative Societies Act 1993, the Co-operative Societies Ordinance of Sabah, the Co-operative Societies Ordinance of Sarawak, a farmers' organisation registered under the Farmers' Organization Act 1973 or a fishermen's association registered under the Fishermen's Association Act 1971. Includes foreign entity with the similar functions.																																						
2.4.1.2.2	Stock Broking Company	68	Company (dealer) which is a member of the Bursa Malaysia licensed under the Securities Industry Act 1983. Includes foreign entity with the similar functions.																																						
2.4.1.2.3	Other Non-Bank Financial Institution	20	<p>Non-bank financial institutions other than those classified under Co-operative Society and Stock Broking Company; which includes:</p> <table border="1"> <tr> <td>a) Insurance</td> <td>f) Remittances Service Provider</td> </tr> <tr> <td>    i) Insurance Company</td> <td>g) Payment System Operators</td> </tr> <tr> <td>    ii) Reinsurance Company</td> <td>h) Rehabilitation Institution</td> </tr> <tr> <td>b) Takaful</td> <td>i) Public Investment Arm</td> </tr> <tr> <td>    i) Takaful Operator</td> <td>j) Pension and Provident Funds</td> </tr> <tr> <td>    ii) Re-takaful Operator</td> <td>k) Unit/Property Trust Company</td> </tr> <tr> <td>    iii) International Takaful Operator</td> <td>l) Credit and Leasing Company</td> </tr> <tr> <td>c) Development Financial Institution</td> <td>m) Pilgrim Fund Board</td> </tr> <tr> <td>d) Financial Intermediaries</td> <td>n) National Mortgage Corporation</td> </tr> <tr> <td>    i) Insurance Broker</td> <td>o) Building Society</td> </tr> <tr> <td>    ii) Takaful Broker</td> <td>p) Credit Guarantee Corporation</td> </tr> <tr> <td>    iii) Insurance and Takaful Broker</td> <td>q) Money Lender</td> </tr> <tr> <td>    iv) Loss Adjuster</td> <td>r) Money Changer</td> </tr> <tr> <td>    v) Money Broker</td> <td>s) Venture Capital Company</td> </tr> <tr> <td>    vi) Financial Adviser</td> <td>t) Pawn Broker</td> </tr> <tr> <td>    vii) Commodity Broker</td> <td></td> </tr> <tr> <td>e) Designated Payment Instrument Issuer</td> <td></td> </tr> <tr> <td>    i) Card Company</td> <td></td> </tr> <tr> <td>    ii) E-money Issuer</td> <td></td> </tr> </table>	a) Insurance	f) Remittances Service Provider	i) Insurance Company	g) Payment System Operators	ii) Reinsurance Company	h) Rehabilitation Institution	b) Takaful	i) Public Investment Arm	i) Takaful Operator	j) Pension and Provident Funds	ii) Re-takaful Operator	k) Unit/Property Trust Company	iii) International Takaful Operator	l) Credit and Leasing Company	c) Development Financial Institution	m) Pilgrim Fund Board	d) Financial Intermediaries	n) National Mortgage Corporation	i) Insurance Broker	o) Building Society	ii) Takaful Broker	p) Credit Guarantee Corporation	iii) Insurance and Takaful Broker	q) Money Lender	iv) Loss Adjuster	r) Money Changer	v) Money Broker	s) Venture Capital Company	vi) Financial Adviser	t) Pawn Broker	vii) Commodity Broker		e) Designated Payment Instrument Issuer		i) Card Company		ii) E-money Issuer	
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2.4.2	Non-Financial Institution		Company which is principally engaged in a business activity on a commercial basis other than financial business.																																						
2.4.2.1	Sole Proprietor	21	Business that is wholly owned and managed by a single owner and in which there is no separate legal entity between the owner and the business.																																						
2.4.2.2	Partnership	22	Partnership is the relation which subsists between persons carrying on business in common with a view of profit. However, the relation between members of any company or association is not a partnership.																																						
2.4.2.3	Company	24	Company incorporated under the Companies Act 1965 which is engaged in business activity on a commercial basis other than financial business as prescribed under the CBA and the FSA.																																						
2.4.2.4	Limited Liability Partnership	26	A limited liability partnership (LLP) combines the characteristics of a company and a partnership firm that provides the protection of limited liability for its partners and flexibility of the partnership arrangement for the internal management of its business. It is governed by the Limited Liability Partnership Act 2012.																																						
2.5	Other Entities		Non-individual entity which is not classifiable under Monetary Authority, International Organisation, Government and Corporation.																																						
2.5.1	Professional Agency	23	<p>Professional agency refers to:</p> <p>a) Organisation that consists of a group of people in a learned profession that is entrusted to maintain or oversee a particular profession, the interests of individuals engaged in that profession, and the public interest. E.g. The Malaysian Institute of Certified Public Accountant (MICPA) and The Malaysian Bar.</p> <p>b) Any professional agency that is not registered with any Registrar of Business/Company. E.g. Malaysian clinics/law firms /accounting firms not registered with SSM.</p>																																						
2.5.2	Trade Union	41	Independent association or combination of employees that acts as a voice to regulate relations between employees and employers as prescribed under Trade Union Act 1959.																																						
2.5.3	Society/Association	43	Organisation established by a group of people with a common purpose and having a formal structure.																																						
2.5.4	Others	91	Entity which is not classifiable elsewhere.																																						