ALLIANCE BANK
Alliance Bank Malaysia Berhad 198201008390 (88103-W)

Summary of Revision
Revisions are effective 31 December 2025

Following a general review of the Bank's standard terms and conditions and documentation for margin/non-margin accounts, please be informed that the Bank is revising certain terms and conditions to the following documents, which shall take effect from 31 December 2025:

No.	Document	Appendix
1	Application Form for Opening of Margin Financing / Non-Margin Account – under Declaration by Applicant and Terms and Conditions	I
2	Letter of Offer – Margin Financing Facility	II
3	Supplementary Letter of Offer – Margin Financing Facility	III
4	Facility Agreement	IV
5	Memorandum of Charge	V
6	Terms & Conditions for T+7 Trading Account	VI
7	Supplemental Terms and Conditions for Leading Entrepreneur Accelerator Platform (LEAP) Market	VII
8	Supplemental Terms and Conditions for Alliance Foreign Share Trading (Alliance FST)	VIII

The purpose of the revision is to enhance the reasonableness and transparency of the said terms and conditions. Please be assured that 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.

Appendix I

Revisions to Application Form for Opening of Margin Financing / Non-Margin Account – under Declaration by Applicant and Terms and Conditions

(i) Declaration by Applicant

Revised Clause 6

I/We hereby authorise and permit the Bank (including its appointed stockbroker/stockbroking firm) 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 or its appointed stockbroker/stockbroking firm, to any financial institutions granting or intending to grant any credit facilities to me/us, any credit bureaus, any relevant authority(ies) including but not limited to tax authorities, body(ies), person(s) or agency(ies) as may be authorised by law to obtain such information or establishment 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 accounts, products and/or services from/with the Bank (including its appointed stockbroker/stockbroking firm), security parties (including guarantor), and the Bank's auditors, lawyers, and/or agents. I/We hereby consent to such disclosure. I/We further expressly consent and authorise (i) BNM to disclose my/our credit information in relation to any of my/our credit facility with the Bank to any other financial institutions, credit reporting agencies, and such other persons as BNM may consider necessary, and (ii) such other financial institutions, credit reporting agencies and such other persons as BNM may consider necessary to use such credit information in relation to any of my/our credit facility with the Bank for the purposes stipulated under section 47(2) of the Central Bank of Malaysia Act 2009.

Revised Clause 12

I/We acknowledge and declare that as an investor of Alliance Bank Malaysia Berhad 198201008390 (88103-W) (hereinafter called "ABMB"), I/we will not be covered by the compensation fund specified under Section 158 of the Capital Markets and Services Act 2007 (CMSA). The compensation fund does not extend to investors who have suffered monetary loss as a result of a defalcation or fraudulent misuse of moneys or other property, by a director, officer, employee or representative of ABMB. If I/we suffer monetary loss in the above circumstances, I/we may lodge a complaint with ABMB (details as below).

If I/we am/are not satisfied with ABMB's decision, I/we may refer the case to BNMLINK or Financial Markets Ombudsman Service (FMOS) (details as below). This must be done within six (6) months from receiving the final decision from ABMB.

Customer Care Unit	**BNMLINK**	**FMOS**
Alliance Bank Malaysia Berhad Level 22, Menara Alliance Bank No. 159, Jalan Ampang, 50450 Kuala Lumpur, Malaysia. Tel: 03-2600 1800 Email: info@alliancefg.com	4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur. Tel.: 1-300-88-5465 (Malaysia) or +603 2174 1717 (Overseas) Operating Hours: 9:00 a.m. – 5:00 p.m. (Monday – Friday except for public holiday) Website: bnm.gov.my/BNMLINK	Level 14, Main Block, Menara Takaful Malaysia, No.4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur. Tel.: +603 2272 2811 Operating Hours: 9:00 a.m. – 5:00 p.m. (Monday – Friday except for public holiday) Website: fmos.org.my

(ii) <u>Terms and Conditions</u>

***Revised Clause 6* - Powers of the Bank**

6.11 The Bank reserves the right to add, modify or delete any of these Terms and Conditions or the specific terms at any time by giving twenty-one (21) days prior written notice before implementing the changes. The changes will take effect on the date stated in the notice. In situations where changes are made pursuant to laws or regulations, is administrative in nature or for clarification purposes, notice of a shorter period or immediate notice will be given.

***Revised Clause 16* - Variation of Terms and Conditions**

The terms and conditions herein are subject to the Bank's period review and any subsequent changes thereto may be made at the Bank's discretion and such changes will be notified to you by giving twenty-one days (21) days' notice. The changes will take effect on the date stated in the notice. In situations where changes are made pursuant to laws or regulations, is administrative in nature or for clarification purposes, notice of a shorter period or immediate notice will be given.

***Revised Clause 23* - Independent Legal Advice and Vulnerable Customers**

23.1 You are advised to seek independent legal advice, at your own cost and expense, before executing this Application Form and any of the Facility documents prepared by the Bank.

23.2 If you are considered a vulnerable customer, including but not limited to persons who are elderly, have limited financial literacy, or limited English proficiency, you are encouraged to seek independent financial, legal, or other professional advice before signing this Application Form or using the Facility. You should ensure that you understand the terms, conditions, features, and risk of the Facility, including but not limited to the possibility of loss in investment value and the Bank's right to require additional security or repayment if deemed necessary.

***Revised Clause 31* – Anti-Bribery and Corruption**

The Bank has instituted and maintains policies and procedures designed to prevent bribery and corruption by the Bank and its directors, officers, or employees; and to the best of the Bank's knowledge, neither the Bank nor any director, officer, or employee of the Bank has engaged in any activity or conduct which would violate any anti-bribery or anti-corruption law or regulation applicable to the Bank. The Bank has not, and covenants that it will not, in connection with the conduct of its business activities, promises, authorize, ratify or offer to make, or take any act in furtherance of any payment, contribution, gift, reimbursement or other transfer of anything of value, or any solicitation, directly or indirectly to any individual.

By virtue of applying for this product/services, you hereby acknowledge that you have been made aware of the Bank's anti-bribery and corruption summary of the policy available at alliancebank.com.my/anti-bribery-and-corruption-summary-of-policy and further covenant/undertake that you shall not indulge in such corrupt practices in whatsoever manner whether directly or indirectly with any directors, officers or employees of the Bank.

Appendix II

Revisions to Letter of Offer – Margin Financing Facility

Revised Clause 1 **- Amount of Facility**

1.1 The amount of Facility available to you at any one time will depend on the Loan-to-Security Ratio as set out in this Letter of Offer, which we may review and vary from time to time.

1.2 Subject to the terms and conditions set out in this Letter of Offer, the maximum amount of Facility granted to you shall initially be the sum stated in Section 1 of the Schedule to this Letter of Offer. We may, at our discretion, review and vary the Facility limit (including any sub-limit) from time to time in accordance with changes in collateral value, your credit profile or the Bank's credit policies. Any revision to the Facility limit will be communicated to you in writing.

Revised Clause 20 **– Independent Advice and Vulnerable Customers**

20.1 You are advised to seek independent legal, financial, or other professional advice before executing this Letter of Offer, or any other agreement or document relating to the Facility or the security for the Facility.

20.2 If you are considered a vulnerable customer, including but not limited to persons who are elderly, have limited financial literacy, or limited English proficiency, you acknowledge that:

a) you have been encouraged to obtain independent advice and fully understand the risks associated with the Facility;
b) you understand that investments purchased under the Facility may result in loss of part or all of your invested capital;
c) you acknowledge the Bank's right, including the requirement to provide additional security, repay the Facility, or face forced sale/liquidation in the event of a margin call;
d) it is your responsibility to ensure that you have financial capacity to meet all obligations arising under the Facility.

Appendix III

Revisions to Supplementary Letter of Offer – Margin Financing Facility

Revised Item No. 10 - Bank Value of Property (if applicable)

Appendix IV

Revisions to Facility Agreement

Revised Bank's registered office address

ALLIANCE BANK MALAYSIA BERHAD (Registration No.198201008390 [88103-W]), a company incorporated in Malaysia with its registered office at Level 23, Menara Alliance Bank, No. 159 Jalan Ampang, 50450 Kuala Lumpur (hereinafter referred to as **"the Bank"**), of the one part,

***Revised Clause 17 -* Legal Advice and Vulnerable Customers**

17.1 The Borrower confirms that the Borrower has been advised to seek independent legal, financial or other professional advice before accepting the Facility and before signing the Letter of Offer and the Security Documents prepared by the Bank or its solicitors.

17.2 The Bank is committed to ensuring fair treatment and proving appropriate support to customers who may be, or become, vulnerable customers. For the purpose of this Agreement, a vulnerable customer refers to a person who, due to personal circumstances, may require additional assistance or care in understanding, managing, or fulfilling their obligations under this Agreement.

17.3 If the Borrower considers himself or herself to be, or becomes, a vulnerable customer, the Borrower should promptly notify the Bank. The Bank will take reasonable steps to provide suitable support, which may include clearer communication or additional explanation of terms relating to the Facility.

17.4 The Bank may, at its discretion and in accordance with applicable laws and internal police, obtain or verify relevant information to reasonably assess and address the Borrower's needs as a vulnerable customer, while maintaining confidentiality of such information in accordance with the Bank's data protection and privacy obligations.

17.5 Any assistance or support provided by the Bank to a vulnerable customer shall not be construed as a waiver of the Bank's rights or remedies under this Agreement. The Borrower shall remain fully responsible for performing all obligations and repaying all moneys due to the Bank.

***Revised Clause 29 -* Conversion of Foreign Currency Facility**

29.1 If the Facility is a foreign currency facility, the Bank may, at its discretion, convert the Facility to a Ringgit Malaysia facility on such terms as may be agreed between the Bank and the Borrower. The Bank shall notify the Borrower prior to any such conversion, stating the reasons and terms for the conversion.

***Revised Clause 33 -* Upstamping**

33.1 This Facility Agreement shall also secure the Facility, including any additional amounts or facilities granted by the Bank from time to time. Where required, this Facility Agreement shall be upstamped to reflect such additional amounts and/or additional facilities. And the Borrower shall be responsible for the related stamp duties and costs, as may be required by law.

Appendix V

Revisions to Memorandum of Charge

Revised Clause 4 – Deposits and Securities free from Claims and Encumbrances

4.1 We warrant and represent to You that We are the sole legal and beneficial owner of all of the Deposits and the Securities. We further confirm that all such Deposits and Securities, including all rights, interests, entitlements and benefits accruing to or arising in connection therewith, are and shall remain be free from any claim, charge, lien, encumbrance or other adverse interest whatsoever (except in Your favour).

Revised Clause 5 **– Right of Set-Off**

5.2 You may exercise the right of set-off described above even if:

5.2.1 You have not resorted to any remedies against Us, the Borrower or any other party;
5.2.2 all or any of the Deposits and/or the Securities have not matured; and/or
5.2.3 all or any of the Liabilities are denominated in a currency different from the Deposits and/or the Securities, in which case You may convert such sums at Your prevailing exchange rate for the purpose of effecting such set-off.

Revised Clause 9 **– Perfection and Preservation of Security**

9.1 We shall, on demand, and at Our own cost and expense, execute, sign and deliver any document and do any act or thing which You may reasonably require for the purpose of:

9.1.1 perfecting any security created or intended to be created by this Charge;
9.1.2 preserving or protecting all or any of the Deposits and/or the Securities; and
9.1.3 enabling or facilitating Your realisation of or access to the Deposits and/or the Securities.

9.2 Without limiting Clause 9.1, We shall promptly provide any information, cooperate with any steps and give all necessary assistance (including signing further documents) to ensure that the Security constitutes a valid enforceable and first ranking (as applicable) security in the relevant jurisdictions.

Revised Clause 23 **– Notices**

23.1 We will promptly notify You in writing of any change to Our correspondence address, facsimile number, electronic mail address or mobile phone number. Until such written notice of change is received and/or acknowledged by You, all communications sent by You and Our last known address or contract details shall be deemed to have been duly served and received by Us.

Appendix VI

Revisions to Terms & Conditions for T+7 Trading Account

Revised Clause a – Collaterals Accepted

MYR Cash, foreign currencies, Alliance Bank Malaysia Berhad ("the Bank") MYR Fixed Deposit, foreign currencies Fixed Deposit and shares (subject to price/value capping).

Revised Clause f – Fees and Charges

A Pick-up fee of 0.08% of the purchase contract value will be levied on any outstanding purchase contract that is not settled or sold by T+3.

Revised Clause j – Other Conditions

5. All other terms and conditions stated in the Application for Opening of Trading Account (as amended or modified from time to time) shall apply.

Revised Declaration Clause

I/We, a Client of Alliance Bank Malaysia Berhad ("the Bank") with the particulars below, hereby apply for the T+7 Trading Account for my/our collateralised account maintained with the Bank.

I/We confirm that I/we have the financial ability to settle any amounts due or owing to the Bank, whether arising from or in respect of purchases of securities and/or contra losses incurred by me/us in this account. I/We understand that the Bank is not obligated to approve my application.

I/We accept and agree to be bound by the terms and conditions applicable to T+7 Trading Account, as determined and/or varied by the Bank from time to time. I/We further acknowledge and agree that all terms and conditions and agreements governing my/our trading/collateralised accounts shall continue to apply and remain binding, and that the Bank may make such amendments or variations thereto by providing notice.

I/We hereby irrevocably authorise the Bank to utilise or draw down my/our T+7 Trading Account if I/we fail to settle any of my/our outstanding purchases contract by T+2. In such circumstances, I/we shall be deemed to have authorised the Bank to act upon such utilisation and the Bank may, at its discretion, approve or reject any instruction/notification/application relating thereto.

I/We further confirm and acknowledge that the Bank shall have a lien, whether directly, indirectly, constructively or otherwise, over any of my/our securities, cash and other assets within the control of the Bank, as continuing security for all obligations due to the Bank.

I/We further declare that none of my/our spouse(s), parents, brothers, sisters, their spouse(s) and/or their financial dependents and/or my agents and guarantors are in the employment of the Bank or its subsidiaries, or are related to a director, officer or employee of the Bank or its subsidiaries. I/We undertake to inform the Bank immediately should any such relationship is established/intended to be established.

I/We acknowledge that I/we have been advised to seek independent legal, tax, or financial advice on the terms and implications of this Supplemental Terms and Conditions, and that I/we fully understand and accept the risks, obligations, and responsibilities arising hereunder.

Appendix VII

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

***Revised Clause 2* – Eligibility**

New and existing clients falling within any of the categories of investors set out in paragraph 5.01 of Securities Commission Malaysia (SC) Guidelines on Categories of Sophisticated Investors (“sophisticated investors”).

***Revised Clause 3* – Rules Governing Transactions**

3.1 I/We agree that my/our transaction(s) in the LEAP Market shall be governed by the prevailing Rules of Bursa Malaysia and all other relevant authorities.

3.2 In trading in the LEAP Market, I/we shall be fully responsible to comply with and agree to all applicable laws and regulations and shall obtain all necessary approvals or make all necessary registrations or filings with the relevant authorities.

Revised Declaration Clause

I/We, a client of ABMB with the particulars below, hereby apply to trade in the LEAP Market via my/our Cash Upfront Trading Account.

I/We do hereby solemnly and sincerely declare and confirm that I/we am/are a sophisticated investor as defined under paragraph 5.01 of Securities Commission Malaysia (SC) Guidelines on Categories of Sophisticated Investors.

I/We further 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.

I/We confirm that I/we have the financial ability to settle all amounts due or owing to or from me/us in respect of purchases of securities and/or contra losses incurred in this account. I/We acknowledge that ABMB reserves the right, at its discretion, to approve or reject this application.

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 additions made thereto from time to time at its discretion with prior notice.

Revised Declaration Clause by Exempt Dealer (“ED”)

I/We confirm that the above Applicant has appeared before me/us to execute this Supplemental Terms and Conditions for LEAP Market and hereby request ABMB to permit my trading for the Applicant pursuant to this Supplemental Terms and Conditions for LEAP Market. In consideration thereof and notwithstanding any collateral which ABMB may hold in relation to this Supplemental Terms and Conditions for LEAP Market from time to time, I/we agree to execute trades for the Applicant from time to time in accordance with applicable laws, regulations, Bursa Malaysia rules.

Appendix VIII

Revisions to Supplemental Terms and Conditions for Alliance Foreign Share Trading

***Revised Clause 1* – Terms and Conditions**

1.2 Client is encouraged to seek independent legal, financial or other professional advice if he / she does not fully understand these terms and conditions.

***Revised Clause 3* – Rules Governing Transactions**

3.3 I/We hereby agree to sign the Declaration in Relation to Notice 3: Investment in Foreign Currency Asset of BNM and acknowledge that I/we have read and understood the BNM Policy Document on Notices on FEA Rules as attached hereto as Appendix A.

***Revised Clause 6* – Commissions, Fees, Costs and Charges**

I/We agree to pay the Bank such commissions, fees, costs and other charges in relation to my/our account at such rate or rates as the Bank may determine from time to time. The Bank shall give prior notice of any revision of such rates in accordance with applicable laws and regulatory requirements. The Bank has the right to deduct from my/our account any amount for the purpose of withholding tax in relation to my/our transaction(s), as required by the relevant foreign regulatory/government bodies.

***Revised Clause 7* – Settlement and Payments**

7.1 All settlement periods shall follow the respective stock exchange through which the Alliance FST trades are transacted.

7.2 In the event of a public holiday in Malaysia, I/we have to make payment one (1) day in advance for any outstanding purchase contract. For sales contract, payment will be issued to me/us on the following working day.

If there is an extended public holiday (more than one (1) day) in Malaysia where the purchase trades cannot be settled on the settlement date or prior to settlement date, the Bank has the right to settle the purchase trades on the first business day immediately after the holidays. For sales trade, it will be settled on the first business day immediately after the holidays.

In the event of a public holiday on foreign stock exchange, all trades will be settled on the first business day immediately after the holiday of that foreign stock exchange.

7.3 The Bank shall offset any outstanding purchases for Alliance FST trades before trades in Bursa Malaysia.

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.

7.5 Where the traded foreign share is denominated in a particular foreign currency, I/we may instruct the Bank to settle the transaction in the same foreign currency provided that:

a) I /we maintain a designated settlement account in that particular currency and have sufficient available foreign currency balance before the placement of orders;
b) the instruction is received by the Bank within the prescribed cut-off time and in such manner as the Bank may determine; and

c) such settlement is permitted under applicable foreign exchange administration requirements, subject at all times to the Bank's internal policies and operational discretion.

7.6 The Bank shall not be liable for any loss, cost or delay arising from my/our failure to provide timely or valid settlement instructions or maintain sufficient foreign currency balance.

7.7 The Bank shall not be responsible for any currency fluctuation that arises from trading in foreign shares. I/We acknowledge and agree that there are risks associated with dealings in Alliance FST in multiple markets in the manner contemplated herein. I/We further confirm that the Bank shall not be responsible for the decision taken by me/us to deal in Alliance FST.

7.8 In respect of margin account(s) with the ABMB (if applicable), I/we hereby acknowledge that the Bank shall be entitled, at its discretion to make a margin call on me/us, either verbally or in writing, due to the fluctuation of the price and/or exchange rate, during or after my/our booking/ placement of orders and/or giving of instructions or communications.

7.9 I/We will bear all losses, damages or costs that result from any currency conversion connected with any transaction in the Alliance FST for my/our account.

Revised Clause 9 **– Restrictive Trading Days and Trading Hours Due to Time Zone Differences**

9 **(a) Restrictive Trading Days**
My/Our ability to trade in Alliance FST may be restricted to days when the Malaysian stock exchange, Bursa Malaysia, is open for trading. This means that I/we may be unable to trade in Alliance FST when Bursa Malaysia, is closed for trading, notwithstanding that the relevant exchange on which I/we wish to trade may be open for trading. The Bank may, at its discretion (but without obligation to do so), increase the trading days from time to time. The Bank shall not be liable for any losses, claims, damages, costs or expenses suffered or incurred by me/us, or for any profit or advantage of which I/we may be deprived, arising from the restricted trading days of the Bank and my/our inability to trade in Alliance FST when the Bank is not open for trading, even if the relevant exchange may be open for trading.

(b) Restrictive Trading Hours Due to Time Zone Differences
My/our ability to trade in Alliance FST shall be restricted to the operating business hours of the Bank and/or Bursa Malaysia. This means that I/we may be unable to book or place orders or give any instructions or communications in respect of FST outside the Bank's and/ or Bursa Malaysia's operating hours. The Bank shall not be liable for any losses, claims, damages, costs or expenses suffered or incurred by me/us, or for any profit or advantage of which I/we may be deprived, arising from:

i) the omission or delay in executing any such trades;
ii) execution of trades at a later time;
iii) the operating business hours of the Bank and/ or Bursa Malaysia;
iv) my/our inability to trade in Alliance FST when Bursa Malaysia is closed for trading, notwithstanding that the relevant exchange may be open for trading.

In addition, I/we acknowledge that any booking, placement of orders or giving of instructions or communications in respect of Alliance FST is irrevocable and cannot be retracted or cancelled. The Bank shall not be liable for any losses, claims, damages, costs or expenses suffered or incurred by me/us, or for any profit or advantage of which I/we may be deprived, arising from any fluctuation in price or exchange rate between the time of my/our booking, placement of orders or giving of instructions or communications, and the time such trades are carried out.

Revised Clause 11 **– Holding of Securities on Aggregate or Omnibus Basis**

Without prejudice to the terms and conditions above in relation to Nominee/Custodian services for the securities, I/we acknowledge and consent that any securities belonging to me/us and held with the Bank or its Nominee or Custodian for any reason whatsoever may be held together with securities held for other clients of the Bank on an aggregate or omnibus basis. I/We further understand and acknowledge that in such an arrangement, my/our individual securities may not be separately identifiable by physical documents or certificates, and that the Bank will maintain proper records to ensure that my/our entitlements are appropriately reflected.

Revised Clause 12 **– Exclusion of Liability**

a. The Bank shall not be liable for any form of loss, claim, damage, cost or expense suffered or incurred by me/us, or for any profit or advantage of which I/we may be deprived, arising from or in connection with the following:

   i) the manner in which my/our securities are held hereunder or the manner in which monies received or intended to be received are dealt with or the manner in which proxy forms or other documents and notices in relation to the securities are dealt with;
   ii) the loss, theft or destruction of, or any damage to, any of the securities or certificates relating thereto;
   iii) the performance or non-performance of the Bank

   except insofar as the same arises as a result of fraud, gross negligence and/or willful default of the Bank.

b. While the Bank will use reasonable care in the selection of any Nominee, Custodians, agent or delegate, the Bank shall not be liable for any form of loss, claim, damage, expense or liability suffered or incurred by me/us, or for any profit or advantage of which I/we may be deprived, arising from or in connection with: -

   i) the insolvency of any Nominee, Custodian, Sub-Nominee or Sub-Custodian; or
   ii) any act or omission of any Nominee, Custodian, Sub-Nominee or Sub-Custodian,

   except insofar as the same arises as a result of fraud, gross negligence and/or willful default of the Bank.

   The Bank shall not be liable for any act, omission or insolvency of any entity providing central depository, clearing and/or settlement facilities.

c. The Bank shall not be liable to me/us for any losses, claims, damages, costs and expenses (whether direct or indirect) **arising from any failure or delay in receiving** any order, instruction or communication issued by or on behalf of me/us (for any reason whatsoever), nor for any delay, omission, interruption, or error in transmission of any order or instruction through any equipment, systems, telecommunication networks or other means. Notwithstanding the foregoing, the Bank shall use its reasonable endeavours to act on my/our orders, instructions, or communications on a best-effort basis, provided that such efforts shall not be construed as a waiver of any of the Bank’s rights.

d. The Bank shall not be liable to me/us for any form of loss or damage, cost, or expense of any kind incurred or suffered by me/us 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 be limited to industrial disputes, natural disasters, power failure, breakdown, malfunction, or failure of any telecommunications, computer service, or other electronic systems or any acts, restrictions, regulations or measures imposed by any governmental authorities, regulatory body or stock exchanges. The Bank shall, however, use reasonable efforts to resume normal performance of its obligations as soon as reasonably practicable following the cessation of such circumstances.

Revised Clause 13 **– Authorisation**

Without prejudice to any terms and conditions stated herein, the Bank is duly authorised (but not obliged), either by itself, through a Nominee, Custodian, Sub-Nominee or Sub-Custodian or otherwise, to take any lawful act which, in the Bank's discretion, is necessary or desirable to

a) preserve the integrity, safety or value of any securities held in custody;
b) safeguard to maintain any account held by me/us with the Bank; and/or
c) protect the reasonable interests of me/us and/or the Bank.

The Bank shall act in good faith and with reasonable care when exercising such authorization but shall not be liable for any loss or damage arising from such actions unless due to the Bank's gross negligence or willful misconduct.

Revised Clause 17 **– Variations**

I/We agree that the Bank may, at any time and at its discretion, vary, amend or add to these Supplemental Terms and Conditions by giving written notice to me/us. Such notice shall take effect from the date specified in the notice. Without limitation to the foregoing, such written notice may be provided by way of inclusion in my/our monthly statement of account or through any other means of communication deemed appropriate by the Bank, including electronic or digital channels.

Revised Clause 18 **– Other Terms and Conditions**

18.1 The Bank is hereby authorised to allow designated Dealers' Representative(s) / Exempt Dealer(s) to execute trades on my/our behalf based on instructions provided by me/us.

18.2 All such trades executed pursuant to my/our instructions shall be binding on me/us as if made directly by me/us. The Bank and/or its designated Dealers' Representative(s) / Exempt Dealer(s) shall not be liable for any losses, claims, damages, costs, or expenses, arising from the execution of such instructions, provided that they have acted in good faith and in accordance with my/our directions.