

COMMON REPORTING STANDARD (CRS): Country/Jurisdiction of Residence for Tax Purposes & related Taxpayer Identification Number

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:

- a) Depository Institutions, Custodial Institutions or Specified Insurance Company
- b) Investment Entity (refer page 15 for definition)
- c) Investment Entity located in a non-participating jurisdiction (refer page 15 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)

Foreign Account Tax Compliance Act (FATCA) (Please tick <input checked="" type="checkbox"/> ONE only):	For Bank Use Only FATCA status code (Refer to page 15 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) ⁽¹⁾ FATCA definition – page 15 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 ⁽³⁾ FATCA definition – page 15? <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:

MALAYSIAN RINGGIT (MYR) ACCOUNTS

MYR Business Current Account / Current Account-i / Savings Account / Savings Account-i

- Conventional Current Account
 Conventional Basic Current Account
 Conventional Basic Savings Account
 Islamic Current Account-i
 Islamic Basic Current Account-i
 Islamic Basic Savings Account-i

(a) Request for Chequebook Yes No **Applicable to Current Account/Current Account-i only*

I/We request for _____ chequebook(s) with 50 leaves each. Please debit my/our account with the cost of stamp duty and postage/courier charges (if any).

Instruction for Delivery/Collection of Chequebook (choose ONE only)

- Send the chequebook(s) to my/our account registered address by registered post/courier service at my/our own risk and expense.
 Collected by me/us/representative below at my/our own risk

Full Name	
IC/Passport No. & Country	

(b) Application for Biz-Xpress card (Business Debit Card)

3

Please fill in the details below for the Biz-Xpress Card that is automatically issued with your Business Current Account / Current Account-i. For additional cardholder(s), please fill up the Biz-Xpress Card Service Request Form.

Cardholder Details

Card Type	<input type="checkbox"/> Full Access High Limit (ATM Deposit & Withdrawal/Retail & Online Purchases) <i>*ATM Withdrawal/Retail & Online Purchases Limit: RM8,000 Daily; RM30,000 Monthly</i>																		
	<input type="checkbox"/> Deposit only																		
Card No. (For Bank Use Only)																			
Cardholder Full Name																			
I.C./Passport No.																			
Mobile No. (to receive One-Time Password) <i>*Include country code. i.e. "+601xxxxxxx"</i>																			
Email Address																			

Account Linkage (Please tick ONE only)

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

Applicable to all business current accounts and savings accounts under the same business entity & customer information records (CIF) with the Bank. Each card can link up to six (6) accounts only.

No.	Account Number	Primary
1		<input type="checkbox"/>
2		<input type="checkbox"/>
3		<input type="checkbox"/>
4		<input type="checkbox"/>
5		<input type="checkbox"/>
6		<input type="checkbox"/>

Other Services

- Allow Contactless / Card-Not-Present Purchase
 Overseas & Online Purchase
 Overseas Cash Withdrawal

Note: For enhanced security measures, customers are required to send in official requests and signed by the Authorised Signatories for any subsequent changes

I / We **DO NOT** want to apply for a Biz-Xpress Debit Card

MYR FIXED DEPOSIT / TERM DEPOSIT - i

- Conventional Fixed Deposit
 Islamic Term Deposit-i

FOREIGN CURRENCY ACCOUNTS

Foreign Currency Current Account (FCCA)

Trade FCCA [Currency - USD EUR SGD GBP AUD Others, please specify: _____]

Investment FCCA [Currency - USD EUR SGD GBP AUD Others, please specify: _____]

Declaration for Investment FCCA (applicable to Resident only)

I/We **DO NOT** have any Domestic Ringgit Borrowing/Financing^{(4)DRB Definition – page 16} with any financial institutions in Malaysia and in the event I/We have any Domestic Ringgit Borrowing/Financing, I/We undertake to inform the bank immediately; or

I/We have Domestic Ringgit Borrowing/Financing with any financial institutions in Malaysia and my/our total investment in foreign currency assets including this application do not exceed RM1 million (for resident individual, sole proprietor or general partnership) or RM50 million (for resident entity within its group of entities with parent – subsidiary relationship) equivalent in aggregate this calendar year; or

I/We have Domestic Ringgit Borrowing/Financing with any financial institutions in Malaysia and my/our total investment in foreign currency assets including this application has exceeded RM1 million (for resident individual, sole proprietor or general partnership) or RM50 million (for resident entity within its group of entities with parent – subsidiary relationship) equivalent in aggregate this calendar year with BNM approval obtained;

Foreign Currency Fixed Deposit (FCFD)

USD SGD AUD
 EUR GBP Others, specify: _____

Note:

USD – US Dollar; **EUR** – Euro; **SGD** – Singapore Dollar;
GBP – British Pound; **AUD** – Australian Dollar

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

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

ACCOUNT NUMBER		ACCOUNT TYPE	
1.			
2.			
3.			
4.			
5.			
OPERATION OF ACCOUNT (Please tick <input checked="" type="checkbox"/> ONE only):			
<input type="checkbox"/> Any one (1) to sign <input type="checkbox"/> Any _____ to sign <input type="checkbox"/> All to sign <input type="checkbox"/> Others (please specify): _____			
Name (1):		Position (Please tick <input checked="" type="checkbox"/> where applicable):	
Marital Status:		<input type="checkbox"/> Authorised Signatory <input type="checkbox"/> Director	
Religion:		<input type="checkbox"/> Management Team <input type="checkbox"/> Shareholder	
Race:		Industry Experience (Years):	
Date of Birth: ___ / ___ / ____		Email Address:	
IC No./Passport No. & Country:		Preferred Language:	
Mobile No.:		Shareholdings (RM'000/%):	
Mailing/Residential Address:		Gross Annual Income (RM'000):	
		Limit:	
Name (2):		Position (Please tick <input checked="" type="checkbox"/> where applicable):	
Marital Status:		<input type="checkbox"/> Authorised Signatory <input type="checkbox"/> Director	
Religion:		<input type="checkbox"/> Management Team <input type="checkbox"/> Shareholder	
Race:		Industry Experience (Years):	
Date of Birth: ___ / ___ / ____		Email Address:	
IC No./Passport No. & Country:		Preferred Language:	
Mobile No.:		Shareholdings (RM'000/%):	
Mailing/Residential Address:		Gross Annual Income (RM'000):	
		Limit:	
Name (3):		Position (Please tick <input checked="" type="checkbox"/> where applicable):	
Marital Status:		<input type="checkbox"/> Authorised Signatory <input type="checkbox"/> Director	
Religion:		<input type="checkbox"/> Management Team <input type="checkbox"/> Shareholder	
Race:		Industry Experience (Years):	
Date of Birth: ___ / ___ / ____		Email Address:	
IC No./Passport No. & Country:		Preferred Language:	
Mobile No.:		Shareholdings (RM'000/%):	
Mailing/Residential Address:		Gross Annual Income (RM'000):	
		Limit:	
Name (4):		Position (Please tick <input checked="" type="checkbox"/> where applicable):	
Marital Status:		<input type="checkbox"/> Authorised Signatory <input type="checkbox"/> Director	
Religion:		<input type="checkbox"/> Management Team <input type="checkbox"/> Shareholder	
Race:		Industry Experience (Years):	
Date of Birth: ___ / ___ / ____		Email Address:	
IC No./Passport No. & Country:		Preferred Language:	
Mobile No.:		Shareholdings (RM'000/%):	
Mailing/Residential Address:		Gross Annual Income (RM'000):	
		Limit:	
Name (5):		Position (Please tick <input checked="" type="checkbox"/> where applicable):	
Marital Status:		<input type="checkbox"/> Authorised Signatory <input type="checkbox"/> Director	
Religion:		<input type="checkbox"/> Management Team <input type="checkbox"/> Shareholder	
Race:		Industry Experience (Years):	
Date of Birth: ___ / ___ / ____		Email Address:	
IC No./Passport No. & Country:		Preferred Language:	
Mobile No.:		Shareholdings (RM'000/%):	
Mailing/Residential Address:		Gross Annual Income (RM'000):	
		Limit:	

SECTION D. REGISTRATION FOR ALLIANCE BizSmart® ONLINE BANKING

Step 1: Select Your Alliance BizSmart® Module (choose ONE OPTION only)

OPTION 1 – Transactional Module
(You can perform account inquiry & perform transactions)

OPTION 2 – Inquiry Module
(You can perform account inquiry only)

Package	Billing Profile (for Bank Use only)
<input type="checkbox"/> SME & Sole Proprietor (Standard)	SMESTD001
<input type="checkbox"/> Corporate & Commercial (Standard)	ZSTD001
<input type="checkbox"/> Others (fill in the Billing Profile Code)	

Important Notes:
Please refer to Alliance Bank website for fees & charges related to Alliance BizSmart®

Step 2: Provide Your Account Details

Designated Account Number • To debit internet banking charges • Account status must be ACTIVE	<table border="1" style="margin: auto;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px; text-align: center;">0</td> <td style="width: 20px; height: 20px; text-align: center;">0</td> <td style="width: 20px; height: 20px; text-align: center;">1</td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>						0	0	1												
					0	0	1														
Account Linkage Default to ALL ACCOUNTS if not selected, including all Conventional and Islamic account under the same business entity and customer information records (CIF) with ABMB/AIS	<input type="checkbox"/> All accounts <input type="checkbox"/> Account number(s) specified below <table border="1" style="margin-left: 20px; margin-top: 10px;"> <tr> <td style="width: 30px; text-align: center;">a.</td> <td style="width: 600px; height: 20px;"></td> </tr> <tr> <td style="text-align: center;">b.</td> <td style="width: 600px; height: 20px;"></td> </tr> <tr> <td style="text-align: center;">c.</td> <td style="width: 600px; height: 20px;"></td> </tr> </table>	a.		b.		c.															
a.																					
b.																					
c.																					
Company/Business Transaction Limit Defaulted to the maximum limit of RM50 million if not declared	<table border="1" style="width: 100%;"> <tr> <td style="width: 60%;">Single Payment</td> <td style="text-align: center;">RM</td> </tr> <tr> <td>Bulk Payment</td> <td style="text-align: center;">RM</td> </tr> </table>	Single Payment	RM	Bulk Payment	RM																
Single Payment	RM																				
Bulk Payment	RM																				
Authorised Contact Person Please indicate if details different from Section A - Authorised Contact Person	<table border="1" style="width: 100%;"> <tr> <td style="width: 30%;">Full Name</td> <td style="width: 70%;"></td> </tr> <tr> <td>IC/Passport No.</td> <td></td> </tr> <tr> <td>Mobile No.</td> <td></td> </tr> <tr> <td>Email Address</td> <td></td> </tr> </table>	Full Name		IC/Passport No.		Mobile No.		Email Address													
Full Name																					
IC/Passport No.																					
Mobile No.																					
Email Address																					
Credit Card Merchant ID (if applicable)																					

Step 3: Select Your Mode of Profile Maintenance (choose ONE OPTION only)

OPTION 1 – SELF MANAGE

- You have access to your Corporate Back Office with direct control in ID Management & Account Setup
- Fill in **Self Manage Section** ONLY

OPTION 2 – BANK TO MANAGE

- You will appoint the Bank to manage your Corporate Back Office for ID Management & Account Setup
- Fill in **Bank To Manage Section** ONLY

Self Manage Section

I/We hereby appoint the following people 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 and it is not allowed to be the same person.
- Any system maintenance will require one (1) System Authoriser to approve only

(A) System Administrator – Corporate Back Office

Appointed User	System Administrator 1	System Administrator 2
Full Name		
IC/Passport No.		
Mobile No.		
Email Address		
Hardware Token*	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

(B) System Authoriser – Corporate Back Office

Appointed User	System Authoriser 1	System Authoriser 2
Full Name		
IC/Passport No.		
Mobile No.		
Email Address		
Hardware Token*	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Hardware Token* for Corporate Front Office (CFO) Users: units

*Hardware Token is **Optional** and chargeable at RM70 per unit.

Bank to Manage Section

I/We hereby appoint Alliance Bank Malaysia Berhad (ABMB) to manage the company/business users and profiles in Alliance BizSmart® Online Banking.

- SOLE PROPRIETOR** - Default User is the Authorised Contact Person in Section A - Authorised Contact Person unless a different name is indicated in Step 2.

Hardware Token*	<input type="checkbox"/> Yes <input type="checkbox"/> No
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- COMPANY/PARTNERSHIP/SOCIETY** (choose ONE OPTION only)

Single User

Full Name	
IC/Passport No.	
Mobile No.	
Email Address	
Hardware Token*	<input type="checkbox"/> Yes <input type="checkbox"/> No
Relationship	<input type="checkbox"/> Director <input type="checkbox"/> Immediate Family <input type="checkbox"/> Shareholder <input type="checkbox"/> Employee

Multiple Users

Please submit additional MANDATORY **APPENDIX - Alliance BizSmart® Profile Setup Form** available in Alliance BizSmart® Download Forms.

Note: All other third parties who do not fall into the above categories are not permitted to be appointed as single user under any circumstances.

*Hardware Token is **Optional** and chargeable at RM70 per unit.

Step 4: Hardware Token Delivery (if applicable)

Delivery of Hardware Token(s) (choose ONE OPTION only): Account Branch Mailing Address
Default to Mailing Address if not selected. For P.O. Box address, Hardware Token(s) will be sent to the Account Branch.

All users will be assigned with Mobile Token by default. Please download Alliance BizSmart® mobile application to activate Mobile Token. Hardware tokens are chargeable at RM70 per unit.

SECTION F. LOAN/FINANCING FACILITY

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"/> Others (please specify):	
<input type="checkbox"/> Overdraft			

Business Credit Card

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

Product	Card Feature* (Please tick <input checked="" type="checkbox"/> ONE only):	
VISA <input type="checkbox"/> Visa Infinite Business Credit Card	<input type="checkbox"/> Feature A: <ul style="list-style-type: none"> Up to 1.5% Retail Spending Cashback. 26 Days Interest-Free Repayment Period. 	<input type="checkbox"/> Feature B: <ul style="list-style-type: none"> Up to 2x Timeless Bonus Points. 26 Days Interest-Free Repayment Period.
VISA <input type="checkbox"/> Visa Platinum Business Credit Card	<input type="checkbox"/> Feature A: <ul style="list-style-type: none"> Up to 1.0% Retail Spending Cashback. 26 Days Interest-Free Repayment Period. 	<input type="checkbox"/> Feature B: <ul style="list-style-type: none"> Finance charge of 8.88% p.a. subject to cardholders who have prompt payment for the last 12 months. 26 Days Interest-Free Repayment Period.
Mastercard <input type="checkbox"/> Business Platinum Card	<input type="checkbox"/> Feature A: <ul style="list-style-type: none"> Up to **1.25% Retail Spending Cashback. 26 Days Interest-Free Repayment Period 	<input type="checkbox"/> Feature B: <ul style="list-style-type: none"> 13% Cash Rebate on Interest Paid. 20 Days Interest-Free Repayment Period

* Please refers to our Product Disclosure Sheet uploaded in our corporate website for detailed card features.

** This feature is on promotional basis only and will be valid from 11 May 2026 – 31 December 2026, subject to renewal based on the Bank's absolute discretion. Upon expiry of the promotional period, the Cashback rate will revert to 0.25% Retail Spending Cashback.

FINANCING SUPPLEMENTARY PRODUCT

<input type="checkbox"/> Keyman Insurance	<input type="checkbox"/> BLRTA	<input type="checkbox"/> BLLTA	<input type="checkbox"/> FEC	<input type="checkbox"/> Others (please specify):
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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 (Please select Takaful plan for Islamic financing that requires coverage)

Keyman Takaful

BLRTT

BLLTT

FEC

Others (please specify):

SECTION G. DECLARATION

General Declaration

a. I/We hereby:

- 1) Declare that I/we am/are authorised to open the account(s) and apply for the financing/service(s) stated herein.
 - 2) Agree to comply with all the requirements imposed on me/us for account(s) opening, application for Online Banking Services, financing facilities or merchant facilities and further agree that Alliance Bank Malaysia Bhd/Alliance Islamic Bank Bhd (the Bank) reserves the right to terminate or close my/our account(s), financing facilities or merchant facilities where applicable 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 the information given herein and to obtain credit and other relevant information on me/us from permitted sources 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 permitted 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. By submitting this application, I/we hereby expressly and irrevocably consent and authorize the Bank to:
- 1) disclose my/our information to relevant authorities or sources to obtain and/or validate my/our Tax Identification Number (TIN) from relevant tax authorities or sources for e-Invoicing purposes; and
 - 2) use my/our relevant information provided herein including the duly validated TIN number for issuance of e-Invoice or related documentation for any applicable transaction in compliance with any applicable tax laws and regulations
- For more information on LHDN e-Invoice requirements, please visit LHDN's website at <https://www.hasil.gov.my/e-invois/>
- c. I/We irrevocably consent to and authorise the Bank to disclose to any credit bureaus, any credit reference agencies, Bank Negara Malaysia, any authority/body having jurisdiction over the Bank including but not limited to tax authorities, 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 required information relating to my/our affairs, banking accounts or conducts thereof (including my/our credit standing). 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.
- d. 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, including but not limited to assessing creditworthiness, providing credit reporting or electronic-Know Your Customer (e-KYC) services, and offering financial advisory services.
- e. 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.
- f. 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 whensoever 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.
- g. I/We declare that we are in compliance and undertake to ensure compliance to the Foreign Exchange Policy Notices ("FEP Notices") 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).
- h. I/We also authorise the Bank to make this information available to Bank Negara Malaysia in compliance with Foreign Exchange Policy Notices ("FEP Notices").
- i. We acknowledge that the Foreign Exchange Policy Notices ("FEP Notices") 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.
- j. I/We undertake to notify the Bank immediately if there is a change in any information which we have provided to the Bank
- k. 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.
- l. 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 Bank Negara Malaysia, the Central Credit Reference Information System of Bank Negara Malaysia, any statutory bodies, any credit bureaus, any credit reference agencies, any authority/body having jurisdiction over the Bank including but not limited to tax authorities on any information concerning or relating to me/us whether financial or otherwise, as required for the purpose of processing this application. 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.
- g. I/We irrevocably authorise and permit the Bank to provide any information concerning me/us, this application, my/our accounts and facilities, products and/or services from/with the Bank to 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"), 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 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 Policy Notices (FEP Notices) - Notice 4).
- Any payment, receipt or transfer into or from an external account are subject to the limit as follows:
 - i. Up to RM10,000 per cheque
 - ii. Up to RM10,000 per account per day through an automated teller machine; or
 - iii. Up to RM10,000 per account per day through any other electronic means, including internet banking, mobile banking, mobile payments or electronic money.
 - iv. Up to RM10,000 per account per day in cash deposit.
 - No limit shall apply for any amount of cash withdrawal over-the-counter from an external account.

Foreign Account Tax Compliance Act (FATCA)

- a. I/We represent and declare that the information provided above is true, accurate and complete and I/We have not withheld any information of myself/ourselves. I understand that the term "U.S. person"^{(2) FATCA definition – page 15^m} means any citizen or resident of the United States.
- b. I/We hereby consent to and authorise Alliance Bank Malaysia Berhad /Alliance Islamic Bank Berhad, or any of its affiliates, including branches (collectively "the Bank"), to report my/our 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, cancel or terminate my account(s) and/or facilities granted to me, in the event I/We 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/We have provided to the Bank.

Common Reporting Standard (CRS)

- a. I/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 me/us.
- b. I/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 I/We may be a tax resident of, pursuant to the intergovernmental agreements to exchange financial account information.
- c. I/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. I/We understand that I/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 had any account closed by any bank in the last six (6) months due to returned cheque. The Bank reserves the right to close my/our account should my/our name appear in the Bank's returned cheque list (Host Dishonoured Cheque (HDC) Inquiry List) with 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 dishonor 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 and 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 Policy Notices as well as 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 Policy Notices and/or Financial Services Act 2013/Islamic Financial Services Act 2013.

For PIDM Only

- a. I/We have received a copy of **PIDM's Deposit Insurance System (DIS) Brochure** (<https://www.alliancebank.com.my/general/pidm-brochure.aspx>) 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 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 Card provided by the Bank.

- b. I/We agree that all transactions performed or effected through Cash Management, Online Banking and Biz-Xpress 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 Card whether or not the authorised user(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 Card, until the Bank receives a duly authorised request in writing for termination of the said services.
- e. I/We are aware that an annual fee of RM8 will be charged for each Biz-Xpress Card.
- f. I/We agree that I/we have read and understood the Biz-Xpress Card Terms & Conditions at www.alliancebank.com.my/business/SME/Cards/Alliance-Biz-Xpress-Card
- g. 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.
- h. 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.

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:
 - 1) 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.
 - 2) 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;
 - 3) all corporate action and approval necessary or relevant to our application herein has been duly taken or obtained and are in force; and
 - 4) 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 VISA International/MasterCard International and/or its officers, Bank Negara Malaysia, the Central Credit Reference Information System of Bank Negara Malaysia and/or its authority, any statutory bodies, any credit bureaus, any credit reference agencies, any authority/body having jurisdiction over the Bank including but not limited to tax authorities on any information concerning or relating to me/us whether financial or otherwise for the purpose of business credit card application. 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.
- 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 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 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.

USE OF CUSTOMER DATA IN DIRECT MARKETING (Please tick where applicable)

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 outsourced marketing agents. 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.

In this connection, I/we understand the information limited to my/our name, contact details, products and services information, and financial information shall be held by the Bank from time to time and may be used by the Bank in direct marketing. I/We understand that I/we have the right to withdraw or revoke my consent for my/our information to be used for direct marketing at any time without affecting the performance of the contract by the Bank by notifying the Bank at 1300-80-3388.

YES NO

* Alliance Bank herein refers to Alliance Bank Malaysia Berhad and its wholly-owned subsidiary, 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/AIS)	NRIC No.	Relationship
1					

2					
3					
14					

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		
3		
4		
5		

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).

General

- a. I/We declare that all information given in this form is true and complete and undertake to notify the Bank immediately if there is a change in any information which we have provided to the Bank.
- b. I/We 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 are incomplete, the Bank reserves the right to place the application on hold until all required documents are provided.
- c. I/We hereby confirm that the SSM Search and/or CTOS report presented to me/us by the Bank as at the date hereof contains true, correct, and up-to-date information of me/us in all respects. Where there is any inconsistency in the information, I/we shall provide all necessary documents required by the Bank to show the latest updated and accurate information of me/us.
- d. I/We agree and acknowledge that in the event our confirmation above is found to be untrue or inaccurate, the Bank reserves the rights to terminate or close our account(s), financing facilities, or merchant facilities (where applicable) maintained with the Bank without further reference to us.

For Current Account-i/Savings Account-i based on *Murabahah* via *Tawarruq* and Alliance Term Deposit-i

- a. I/We agree to appoint the Bank as my/our agent to (a) purchase commodities from the commodity trade service provider by accepting and executing the purchase transaction on my/our behalf; and (b) sell the commodities to the Bank on my/our behalf.
- b. I/We further agree that this agency appointment as stipulated in the Islamic Deposit Terms and Conditions shall remain valid for each subsequent deposit placement/renewal made by me/us and shall only be terminated upon closure of my/our account.

Name 1:	Signature	Name 2:	Signature
Designation:		Designation:	
I.C No.:		I.C No.:	
Date:		Date:	
Name 3:	Signature	Name 4:	Signature
Designation:		Designation:	
I.C No.:		I.C No.:	
Date:		Date:	
Name 5:	Signature	Name 6:	Signature
Designation:		Designation:	
I.C No.:		I.C No.:	
Date:		Date:	
Name 7:	Signature	Name 8:	Signature
Designation:		Designation:	
I.C No.:		I.C No.:	
Date:		Date:	

Affix Company/Business Rubber Stamp (Optional)

SECTION H. 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.

BU Code:		Preferred Branch:		Branch Name:	
Attended by:			Verified & Approved by:		
Name:			Name:		
Designation:			Designation:		
Armcode:					
Account Opened by:			Activated by (applicable for Biz-Xpress Card ONLY):		
Name:			Name:		
Designation:			Designation:		
					Acknowledgement Receipt Stamp:
					Date Received:
No	Account Opening Checklist				Tick <input checked="" type="checkbox"/> & Initial to confirm
1.	HDC Inquiry 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 MyKad 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"/>

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.

Definition for Domestic Ringgit Borrowing (DRB)

Domestic Ringgit Borrowing/Financing refers to:

- i. Any utilised or unutilised Ringgit credit facility or financing facility, trade financing facility, including but not limited to, trade guarantee or guarantee for payment of goods, redeemable preference share, Islamic redeemable preference share, Corporate Bond or Sukuk obtained by a Resident from another Resident **excluding**:
 - a) Trade credit term extended by a supplier for any goods or services
 - b) A credit limit that a Licensed Onshore Banks (LOB) apportions for its client to undertake a Forward Basis transaction, excluding a transaction that involves exchanging or swapping of Ringgit or Foreign Currency debt for another Foreign Currency debt or exchanging of Foreign Currency debt for a Ringgit debt
 - c) A Financial Guarantee or Non-Financial Guarantee
 - d) An operational leasing facility
 - e) A factoring facility without recourse
 - f) A credit facility or financing facility obtained by a Resident Individual from a Resident to purchase one (1) residential property and one (1) vehicle; or
 - g) A credit card and charge card facility obtained by a Resident Individual from a Resident and used for payment for retail goods or services only
- ii. Any obligation considered or deemed as Domestic Ringgit Borrowing/Financing under any of the Foreign Exchange Policy.

For purposes of determining the Domestic Ringgit Borrowing/Financing status of a Resident Entity–

- a) The Resident Entity is deemed to have a Domestic Ringgit Borrowing/Financing when another Resident Entity with Parent-Subsidiary Relationship has a Domestic Ringgit Borrowing/Financing; and
- b) The following shall **not** be considered as Domestic Ringgit Borrowing/Financing–
 - i. A Borrowing/Financing obtained from another Resident Entity with Parent-Subsidiary relationship;
 - ii. A Borrowing/Financing obtained from its Direct Shareholder; or
 - iii. Any facility including credit facility or financing facility which is used for Sundry Expenses or Employees' Expenses only.

Note:

- *Sundry Expenses refers to small and infrequent expenses for office supplies (e.g. stationaries) ancillary services (e.g. software and online subscription) and other minor expenses to facilitate daily business operation.*
- *Employees' Expenses refers to business-related expenses which may include, but not limited to, travel (e.g. lodging and transportation), entertainment, health, insurance, takaful and other employees' expenses, **excluding** investment.*

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 Form W-9
B	Non specified US person	Please refer to Form W-9
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	Please refer to Form W-8BEN-E for the entity categories. For category "G – Non participating FFI", it is applicable if: (i) It is customer's self-declaration; or (ii) None of the above is selected but does not complete Form W-8BEN-E
E	Non-reportable Passive NFFE	
F	Active NFFE	
G	Nonparticipating FFI (including a limited FFI or limited branch).	
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 Form W-8BEN-E
V	Recalcitrant customer that are passive NFFE	If the entity is identified as " U - Reportable Passive NFFE " but does not fill up Form W-8BEN-E
W	Recalcitrant customer that is US person	If the entity is incorporated in US but does not fill up Form W9
X	Recalcitrant customer that is dormant account	-
1 - 13	Category other than above	Please refer to Form W-8BEN-E 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 i) Insurance Company ii) Reinsurance Company b) Takaful i) Takaful Operator ii) Re-takaful Operator iii) International Takaful Operator c) Development Financial Institution d) Financial Intermediaries i) Insurance Broker ii) Takaful Broker iii) Insurance and Takaful Broker iv) Loss Adjuster v) Money Broker vi) Financial Adviser vii) Commodity Broker e) Designated Payment Instrument Issuer i) Card Company ii) E-money Issuer </td> <td> f) Remittances Service Provider g) Payment System Operators h) Rehabilitation Institution i) Public Investment Arm j) Pension and Provident Funds k) Unit/Property Trust Company l) Credit and Leasing Company m) Pilgrim Fund Board n) National Mortgage Corporation o) Building Society p) Credit Guarantee Corporation q) Money Lender r) Money Changer s) Venture Capital Company t) Pawn Broker </td> </tr> </table>	a) Insurance i) Insurance Company ii) Reinsurance Company b) Takaful i) Takaful Operator ii) Re-takaful Operator iii) International Takaful Operator c) Development Financial Institution d) Financial Intermediaries i) Insurance Broker ii) Takaful Broker iii) Insurance and Takaful Broker iv) Loss Adjuster v) Money Broker vi) Financial Adviser vii) Commodity Broker e) Designated Payment Instrument Issuer i) Card Company ii) E-money Issuer	f) Remittances Service Provider g) Payment System Operators h) Rehabilitation Institution i) Public Investment Arm j) Pension and Provident Funds k) Unit/Property Trust Company l) Credit and Leasing Company m) Pilgrim Fund Board n) National Mortgage Corporation o) Building Society p) Credit Guarantee Corporation q) Money Lender r) Money Changer s) Venture Capital Company t) Pawn Broker
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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	Professional agency refers to: 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. 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.		
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.		