

Transaction Form - Premier Gold Account (PGA) / Gold Savings Account (GSA)

Branch: _____

Date: _____

Account Name:		MyKad or Passport No. / Company No.		
PGA / GSA Account No.:		Transaction Type:		<input type="checkbox"/> Purchase <input type="checkbox"/> Sale <input type="checkbox"/> Conversion to Physical Gold*
Transaction Detail				
Weight (in kg/gm)	Price per kg/gm (RM)	Conversion Fee (RM) [wherever is applicable]	Total Amount (RM)	<input type="checkbox"/> Board Rate : _____ <input type="checkbox"/> Contract Rate: _____ <input type="checkbox"/> Contract No. : _____
I/We hereby authorise the Bank to debit from /credit to my / our Designated Account No.:				

**For conversion to physical gold, customer must acknowledge receipt on this form. Please be informed that upon your request for conversion to physical gold, the Bank is not obliged to purchase back the physical gold from you. For further information, please refer to the note below.*

DECLARATION / ACKNOWLEDGEMENT BY CUSTOMER

- I/We have read and fully understood the features of this *Premier Gold Account/Gold Savings Account ("PGA/GSA")* as set out in the Product Disclosure sheet for PGA/GSA and Terms and Conditions Governing Gold Investment Account ("Terms and Conditions") as well as the risks associated with my/our investment/transaction.
- I/We acknowledge and/or affirm that I/we have also read, understood and accepted the risks relating to this investment/transaction as set out in the Bank's Product Disclosure Sheet and hereby confirm that I/we fully understand:-
 - that my/our investment/transaction will be exposed to market forces or volatility. Unforeseen market movements may result in me/us sustaining substantial losses on the investment/transaction if market conditions move against my/our favour;
 - the gold buying/selling price based on prevailing world and local market conditions for gold, the exchange rate between United States Dollar and Ringgit Malaysia and other market conditions;
 - the legal terms and conditions of the documentation for such investment/transaction;
 - the extent of the economic risk to which I/we am/are exposed to as a result of such investment/transaction (and have determined that such risk is suitable for me/us in light of my/our specific experience in relation to the specific investment/transaction and my/our financial objectives, circumstances and resources);
 - the income treatment and the accounting treatment of such investment/transaction (which can be complex);
 - the regulatory treatment of such investment/transaction;
 - the nature and scope of the relationship between myself/ourselves and the Bank with respect of such transaction undertaken by me/us; and;
 - that *PGA/GSA* is a non-principal protected product. This product is not protected by "Perbadanan Insurans Deposit Malaysia (PIDM)".
- I/We have been properly informed of all the relevant facts, including the product features and risks and the potential losses that I/we may suffer. I/We have the capacity to evaluate (internally or through consultation with my/our own legal, regulatory, tax, business, investment, financial and accounting advisers to the extent I/we have deemed necessary), and after careful consideration, I/we have made my/our own decision to enter into this investment/transaction based on my/our own judgment and upon any advice from such advisers as I/we deem necessary. I/We hereby declare that I/we am/are entering into this investment/transaction with the full understanding of the terms, conditions and risks of this investment/transaction and am/are capable of and willing to assume those risks.
- I/We shall be liable to pay for any taxes or levies which as at the date of the opening or creation of the account as specified above or the date of this form or at any date subsequent of the date of the opening or creation of the account as specified above, is required by law, regulations, guidelines, decisions or directives issued under such laws (and shall include any amendments made to such laws, regulations, guidelines, decisions or directives) to be paid to any body or authority having jurisdiction over

the Bank, in respect of any fees and charges charged or incurred by the Bank or services provided in relation to the account as specified above.

5. I/We consent and agree that any taxes or levies incurred by the Bank in relation to the use of the account as specified above and any other goods or services provided under the account as specified above shall be borne by and charged to me/ us and in the event that the Bank shall effect any payment, I/we shall be liable to reimburse the Bank for such amounts paid.

By signing this form, I/we accept the Terms and Conditions governing the *PGA/GSA* (including those set out in this form) and that this investment/transaction shall be subject to those Terms and Conditions.

Accountholder/Authorised Person
Name:

Accountholder/Authorised Person
Name:

Accountholder/Authorised Person
Name:

Accountholder/Authorised Person
Name:

For Conversion to Physical Gold:

I/ We hereby acknowledge receipt of the physical gold consignment as stated above.

Accountholder/Authorised Person
Name:

Note:

Conversion to physical gold is only available at the following branches subject to availability of stock:

- PGA : KL Branch, Jalan Tengah, Butterworth and Lebuh Bishop branch
- GSA: KL Branch

For Bank Use Only:

Attended by:

Approved by:

Name:

Date:

Name:

Date:

