

**TERMS AND CONDITIONS GOVERNING BOND INVESTMENT ACCOUNT
("Terms and Conditions")**

1. DEFINITIONS

The following words and expressions shall have the following meanings assigned to them unless the context otherwise requires:-

Terms	Definition
"Account"	means the securities account opened and / or maintained with the Bank for transactions in relation to the Bonds and under these Terms and Conditions.
"Accountholder(s)", you, your	means an accountholder of the Account, whether singly or jointly, and shall include their respective personal representatives, successors-in-title and permitted assigns.
"Authorised Signatory"	means a person or persons (whether alone or jointly with any other person or persons) authorised by the Accountholder to give instructions and / or to operate the Account and in the case where the Account is opened under an individual name, reference to "Authorised Signatory" shall mean the Accountholder.
"Bank"	means United Overseas Bank (Malaysia) Bhd (Company No. 199301017069 (271809-K)), and where relevant, the Custodian, Sub-Custodian or Personnel.
"Bond" or "Bonds"	means debt instruments which are fixed income security or debt security with a fixed maturity date issued by the Issuer.
"Bond dealer"	means the Personnel or any other third party that the Bank may engage for the purpose of the Bond.
"Bond Documents"	means the information memorandum or prospectus issued by the Issuer or term sheet or Product Information Sheet issued by the Bank relating to the Bonds.
"Business Day"	means a day on which the Bank is opened and / or maintained in the state where the place of business of the Bank is located for transaction of business of the nature required or contemplated by these Terms and Conditions.
"Code"	means the Internal Revenue Code of 1986 issued by the US.
"Custodian"	means any bank, merchant bank, trust company, nominee company, depository or member firm of any securities exchange appointed by the Bank as custodian of the Accountholder's Bond, including where the context permits, its Sub-Custodian.
"Dealing Day"	means a day on which the bond dealer accepts dealings in the Bond.
"FATCA"	means sections 1471 through 1474 of the Code and the regulations and other guidance issued under the Code, each as amended from time to time (commonly known as the Foreign Account Tax Compliance Act) ("FATCA") or any other agreement entered into with or between

“Group”	authorities for the implementation of FATCA. means the Bank’s branches, agencies, representative offices, affiliated, associated or related corporations, and their respective officers, servants or agents, whether situated in or out of Malaysia, and includes the Bank.
“Issuer”	means any government, corporation, banks, public utilities or such other entity(ies) being the issuer of the Bond.
“Legal Process”	may include, but is not limited to, any originating process including writ of summons and originating summons as well as any other forms of originating process, pleadings, interlocutory applications, affidavits, orders, judgments and any other documents which are required to be served under any written law and such notices under the Insolvency Act 1967.
“Personal Data”	means any information that relates directly or indirectly to an individual, which for the purpose of these Terms and Conditions may include, but is not limited to the Accountholder’s name, address, occupation, contact details, information captured on security systems (including a recording of the Accountholder’s image on Closed Circuit Television (CCTV)), the information contained in the Account held by the Accountholder either singly or jointly with any other person, the type of products and / or services that the Accountholder have subscribed to with the Bank, any transactions and such other necessary data regarding the Accountholder and the Accountholder’s transactions with the Bank.
“Third Party Data Subject”	means a person whose Personal Data you have provided to us and may include, but is not limited to, your mandatee, next-of-kin, dependents, individual guarantors, and security providers.
“Personnel”	means the Bank’s directors, officers, employees, servants and agents.
“Process Service Agent”	means an agent appointed by the Accountholder and who has accepted the Accountholder’s appointment, to accept service on behalf of the Accountholder of all Legal Process arising out of or connected to the Account and / or the Services.
“Sophisticated Investor”	means any person who meets at least one of the following requirements:- (a) in the case of individual: (i) who has total net personal or joint assets with his or her spouse / child exceeding three million ringgit (RM3,000,000.00) or its equivalent in foreign currencies, provided the net value of his or her / their primary residence contribute not more than RM1 million ringgit of the total net assets; (ii) who has a gross annual income exceeding three hundred thousand ringgit (RM300,000.00) or its equivalent in foreign currencies in the preceding twelve (12) months; or (iii) who has jointly with his or her spouse / child, a gross annual income exceeding four hundred thousand ringgit (RM400,000.00) or its equivalent in foreign currencies in the preceding 12 months; or (iv) who has total net personal investment portfolio or total net joint investment portfolio with his or her spouse / child, in any capital

market products exceeding one million ringgit or its equivalent in foreign currencies.

- (v) who holds one of the following qualifications and has five consecutive years of relevant working experience in finance, economics, actuarial science or accounting:
 - a. holds a Bachelor's or Master's degree related to Finance, Economics or Actuarial Science;
 - b. holds a Bachelor's or Master's degree in Accounting; or
 - c. holds a Master of Business Administration; or
- (vi) who holds membership in the association(s) as set out below:
 - a. Active Member of Chartered Financial Analyst (CFA) Institute;
 - b. Chartered Banker of Asian Institute of Chartered Bankers (AICB);
 - c. Ordinary Member of Financial Markets Association Malaysia (FMAM);
 - d. Chartered Accountant, C.A(M) of Malaysian Institute of Accountants (MIA);
 - e. Ordinary Member of Malaysia Association of Tax Accountants (MATA);
 - f. Accredited Angel Investor of Malaysian Business Angel Network (MBAN);
 - g. Certified Member of Financial Planning Association of Malaysia (FPAM); or
 - h. Ordinary Member of Malaysian Financial Planning Council (MFPC); or
- (vii) who has five consecutive years of working experience in a capital market intermediary relating to product development, corporate finance, deal advisory, investment management, sales and trading, investment research and advisory, financial analysis, or the provision of training in investment products.

(b) in the case of non-individual:

- (i) a company that is registered as a trust company under the Trust Companies Act 1949 which has assets under management exceeding ten million ringgit (RM10,000,000.00) or its equivalent in foreign currencies;
- (ii) a corporation that is a public company under the Companies Act 2016 which is approved by the Securities Commission to be a trustee under the Capital Markets and Services Act 2007 and has assets under management exceeding ten million ringgit (RM10,000,000.00) or its equivalent in foreign currencies;
- (iii) a corporation is carrying on the regulated activity of fund management solely for benefit of its related corporations and has assets under its management exceeding ten million ringgit or its equivalent in foreign currencies;
- (iv) a corporation with total net assets exceeding ten million ringgit (RM10,000,000.00) or its equivalent in foreign currencies based on the last audited accounts;
- (v) a partnership with total net assets exceeding ten million ringgit (RM10,000,000.00) or its equivalent in foreign currencies; or
- (vi) a statutory body established under any law whose function or mandate is investment in capital market products.

“Services”

means any services rendered or to be rendered by the Bank to the Accountholder pertaining to the Bond as set out in these Terms and

Conditions including but not limited to purchasing and selling the Bonds.

“Sub-Custodian”	means any bank, merchant trust company, asset management company, nominee company, depository or member firm of any securities exchange appointed by the Bank or the Custodian as sub-custodian of the Accountholder’s Bond and / or as an administrator to assist the Bank to carry out transactions pertaining to the Bond.
“Terms and Conditions”	means these terms and conditions governing Bond Investment Account (including any variation or addition thereto as the Bank may prescribe from time to time.
“UOB”, the “Bank”, “we”, “our” and “us”	means United Overseas Bank (Malaysia) Bhd (Company No. 199301017069 (271809-K)), and where relevant, the Custodian, Sub-Custodian or Personnel.
“US”	means United States of America.
‘US Person(s)’	means a US citizen or resident individual, a domestic partnership or domestic corporation organised in the US or under the laws of the US or any state of the US, a trust if (i) a court within the US is able to exercise primary supervision over the administration of the trust, and (ii) one or more US Person(s) have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the US. This definition shall be interpreted in accordance with the Code. Please note that persons who have lost their US citizenship and who live outside US may nonetheless in some circumstances be treated as a US Person(s).

2. TERM AND CONDITIONS

These Terms and Conditions will govern the Account we provide to you and the Services. By opening, maintaining and using the Account, you agree to be bound by these Terms and Conditions. You are deemed to have read, understood and accepted every term.

3. OPENING OF ACCOUNT

- (a) Prior to using the Services, the Accountholder must open and maintain:-
 - (i) the Account with the Bank;
 - (ii) a current or savings account with the Bank or alternatively where there is an existing current or savings account with the Bank, the Accountholder will designate such account as the “settlement account” (“Settlement account”) to facilitate payment in relation to the Bond and / or the Services which shall include but not limited to purchase / subscription, coupon payment, redemption, fees and charges.
- (b) To be eligible to open an Account, you must be a non-US Person and aged eighteen (18) years and above on the application date.
- (c) The Bank reserves the right to reject the application for opening an Account should the Accountholder omits or refuses to open and maintain the Settlement account with the Bank. The Accountholder shall ensure at all times that the Settlement account and the Account shall be opened by the same person(s)/entity(ies) and shall have the same operation mandate. If there are any inconsistencies in the name and operation mandate of the

Account and the Settlement account, the Accountholder agrees that the Bank shall have the right to rely on the respective mandate for the Account and the Settlement account.

- (d) In opening the Account, the Accountholder shall execute the Bank's standard Account opening form and shall give the Bank such mandate (if any), specimen signature(s) and any other document(s) required by the Bank. The Bank shall be at liberty to reject any application..
- (e) The Accountholder agrees that in addition to the terms and conditions set out in the application form for opening of the Account and these Terms and Conditions, the Account shall also be governed by and subject the Bank's banking practices as applicable from time to time and the rules and regulations of Bank Negara Malaysia or any other authority having jurisdiction over the Bank.

4. MANDATE/INSTRUCTIONS

- (a) Mandate to operate or use the Account
 - (i) the Accountholder must give the Bank all information about the Accountholder and the Authorised Signatory, if any;
 - (ii) if the Accountholder is a company, partnership or trust and where the Account is a joint account, the Accountholder must give the Bank a mandate / authority to operate the Account.
- (b) Change of operating mandate
 - (i) In the event there is any change or variation in the specimen signature of the Authorised Signatory and / or in the operating mandate of the Account, the Accountholder shall promptly furnish to the Bank:-
 - (i-i) the new specimen signature of the Authorised Signatory; and/or
 - (i-ii) a fresh mandate authorising such changes.
 - (ii) The Accountholder is required to notify the Bank in writing immediately of any changes that may directly or indirectly affect the operation of the Account including but not limited to resident status, name of the Accountholder, the Memorandum and Articles of Association and / or nature of business.
 - (iii) The Bank shall be entitled to process such changes within 14 Business Days from the date of receipt of the notification of changes as set out in clause 4(a) and (b) above ("Grace Period"). If the changes are in relation to the operation of the Account, the Bank may, within the Grace Period, honour any instruction given by the Authorised Signatory signed in accordance with the existing mandate which the Bank receives prior to the Bank receiving the notification of changes. To the fullest extent permitted by law, the Accountholder hereby agrees that if the Bank honours such instruction, the Bank shall not be held liable for any losses or damages that the Accountholder may incur as a result thereof, provided there is no willful conduct or gross negligence on the part of the Bank.
- (c) Instructions
 - (i) Unless stated otherwise in these Terms and Conditions, all instructions given by the Authorised Signatory are irrevocable and binding on the Accountholder.

- (ii) The Bank shall be entitled to refuse to accept or act on any instructions given by the Authorised Signatory, whether for a transaction or any matter relating to the Account and / or the Bond, if:-
 - (ii-i) the Bank is unable to verify the identity of any Authorised Signatory to the Bank's satisfaction;
 - (ii-ii) the Bank has any doubt as to the authenticity, clarity or completeness of the instructions;
 - (ii-iii) the form or content of such instructions is not in accordance with the requirements or policies or practices as the Bank prescribed and may prescribe from time to time;
 - (ii-iv) the instructions are not in accordance with the mandate for the time being in effect in respect of the operation of the Account;
 - (ii-v) the Bank believes or suspects that the instructions are unauthorised, fraudulent or forged;
 - (ii-vi) the signature of the Authorised Signatory contained in the instructions differs from the specimen signature of the Authorised Signatory in the Bank's records; and/or
 - (ii-vii) the Accountholder has not complied with these Terms and Conditions.
- (d) Any instruction received after the Bank has notice of the Authorised Signatory's death will not be acted upon by the Bank regardless of the date of the instruction.
- (e) In relation to Account where the Accountholder is a company or a partnership, the Bank shall act in accordance with the Account operating mandate, unless the Bank:-
 - (i) receives ambiguous or conflicting instructions in connection with the Account or in respect of the Bond;
 - (ii) receives instructions in connection with the closure of the Account;
 - (iii) becomes aware of any dispute; or
 - (iv) in any other circumstances as the Bank deem appropriate,

in such event the Bank shall be entitled to decline to act and to insist to act only on the instructions of all the partners or all the Authorised Signatory or require other authorisations, corporate or otherwise, as may be satisfactory to the Bank. The Bank shall have no liability to any of the partners, Authorised Signatory, members, shareholders or directors of the Accountholders for so acting or refusing to act.
- (f) The Accountholder acknowledges and agrees that the Bank may implement whatever security procedures and features the Bank deems appropriate and/or necessary from time to time to verify the identity of the Accountholder and / or the Authorised Signatory and the instructions in respect of the Account and/or Bond given by the Accountholder. Without prejudice to the foregoing, the Bank may require confirmation of any instructions from the Authorised Signatory in any form or manner as the Bank deems appropriate.

5. JOINT ACCOUNTS

- (a) Where the Account is a joint account:-
 - (i) each accountholder shall be jointly and severally liable for all liabilities incurred in respect of the Bond, the Services and under these Terms and Conditions (including any amendments from time to time);
 - (ii) each accountholder shall be jointly and severally bound by these Terms and Conditions (including any amendments from time to time), the terms and conditions in

the Bond Documents and the confirmation note setting out the terms applicable to the Bond and the Services.

- (iii) the Bank shall act on instructions from the Authorised Signatory in accordance to the mandate that the Accountholder gave to the Bank;
- (iv) if, prior to acting on the instructions received from the Authorised Signatory, the Bank receives contradictory instructions from the other accountholder, the Bank may refuse to act and require the mandate of both accountholders and the Bank shall not be liable for any losses resulting from such refusal to act;
- (v) on the death of any of the accountholder:-
 - (v-i) the Bank may suspend the Account and the Bond without being liable to each of the accountholder; and
 - (v-ii) the Bank is authorised to hold the Bond in the Account to the order of the surviving accountholder without prejudice to any right which the Bank may have against such Bonds arising out of, amongst others, any lien, charge, pledge, set-off, or any actual or contingent claim or counterclaim. Any action taken by the Bank pursuant to instruction given by the surviving accountholder shall be binding on each of the accountholder and their respective heirs, personal representatives and successors.
- (vii) If any of the accountholders becomes bankrupt or lacks capacity, the Bank may suspend the Account without being liable to the Accountholder until the Bank receives to its satisfaction evidence of the person(s) who has the legal authority to operate the Account and deal with the Bond.

6. PROVISIONS FOR FIRMS/PARTNERSHIP

- (a) For partnership, all partners (on a joint and several basis) are bound by these Terms and Conditions, and liable for all debts and other liabilities owed by the Accountholder to the Bank even if there are any changes in the Accountholder's partnership, name or if the partnership is dissolved.
- (b) The Accountholder shall promptly notify us in writing of any change in the constitution or name of the firm/partnership and where applicable, furnish a fresh operation mandate for the Account.

7. TERMINATION / SUSPENSION OF THE ACCOUNT

- (a) The Accountholder can close the Account by providing fourteen (14) days prior written notice in the form and substance acceptable to the Bank and within such period, the Accountholder shall be obliged to settle all outstanding amounts due to the Bank.
- (b) Notwithstanding anything in these Terms and Conditions, the Bank may close, withdraw, suspend or terminate the Account and the Services:-
 - (i) as the Bank deems fit with prior notice to the Accountholder;
 - (ii) if the Account is dormant for a continuous period of 12 months, with prior written notice to the Accountholder;

- (iii) if the Accountholder does not follow the Bank's instructions in connection with these Terms and Conditions or if in the Bank's opinion the Accountholder failed to comply with any applicable law and regulations;
 - (iv) if in the Bank's opinion the Account is not operated in a proper or regular manner;
 - (v) if the Accountholder threatens to breach or the Accountholder has breached any of these Terms and Conditions or other terms and / or conditions applicable to the Accountholder or any other agreement whether relating to the borrowing of funds or the granting of advances or credit or otherwise;
 - (vi) if the Accountholder gives the Bank untrue, inaccurate, incomplete or misleading information;
 - (vii) if the Accountholder does not pay on time any amount due to the Bank;
 - (viii) if the Accountholder pass away or become incapacitated, mentally unsound, insolvent, bankrupt or subject to judicial proceedings;
 - (ix) if an event of default occurs under any other agreements or arrangements between the Accountholder and the Bank;
 - (x) if an investigation by the police, authorities or regulators is pending, on-going or threatened against the Accountholder; or
 - (xi) if the Accountholder has been charged or convicted for any criminal offences or have any criminal records;
 - (xii) if any report has been lodged against the Accountholder under the Anti-Money Laundering and Anti-Terrorism Financing Act 2001;
 - (xiii) if the Accountholder whereabouts is unknown to the Bank;
 - (xiv) if the Accountholder become a US Person
 - (xv) the Bank, decide that there is any change in the market conditions which would cause the continuation of the Account and the Services to be temporarily or permanently impractical or impossible from a commercial point of view;
 - (xvi) the Accountholder uses the Account, the Services and / or the Bond for an unlawful activity; or
 - (xvii) if the Bank has notice or is given notification of any changes in the status of the Accountholder as a Sophisticated Investor.
- (c) The Services shall automatically and simultaneously be terminated upon the closure of the Account pursuant to this clause 7.
- (d) The Bank reserves the right to cancel, terminate or suspend the Services in whole or in part, at any time with prior notice. For the avoidance of doubt, the cancellation, termination or suspension of the Services by the Bank shall not entitle the Accountholder to file any claim or compensation against the Bank for any losses or damages suffered or incurred by the Accountholder whether as a direct or indirect result of such cancellation, termination or suspension.
- (e) The Bank may suspend the Account and the Services without being liable to the Accountholder until the Bank receives, to its satisfaction, evidence of the person(s) who has the legal authority to operate the Account and deal with the Bonds, if any of the following events occurs:-
- (i) in the case of individual where the Account is not a joint account, the Accountholder dies, commits an act of bankruptcy or lacks of mental capacity; or
 - (ii) if winding up petition is filed against the Accountholder or receiver, trustee, judicial manager or a similar official is appointed to manage the Accountholder's assets.
- (f) The Accountholder cannot use the Account and the Services for any unlawful activities. If the Bank finds, suspects or has reasons to believe that the Account and/or the Services in have been used for any unlawful activity, the Bank may take any actions the Bank considers appropriate in order for the Bank to meet any obligation or requirement in

Malaysia or elsewhere in the world in connection with the prevention or any unlawful activity including but not limited to fraud, money laundering, terrorist activity, bribery, corruption or tax evasion or the enforcement of any economic or trade sanction. The actions the Bank may take may include immediately closing the Account and terminating the Services, making reports and taking such actions the Bank may decide as appropriate.

- (g) Upon the closure /cancellation / termination of the Account and / or Services:-
- (i) the Accountholder shall forthwith execute such documents as may be necessary to transfer the Bonds from the Bank and / or the Custodian to such other party(ies) as may be appointed by the Accountholder to hold the Bonds on its behalf, failing which, the Bank shall not be held liable for any losses that the Accountholder may suffer as a result of the Accountholder's inaction or omission; and
 - (ii) the Accountholder must pay to the Bank all charges, expenses, fees, costs, taxes, duties, levies and amounts accrued up to the date of the closure / cancellation / termination; and
 - (iii) the Accountholder must pay to the Bank in full for any costs for the transfer of the Bonds
- (h) Without prejudice to Clause 7(g)(i) above, the Accountholder agree and authorise Bank to sell such Bond(s) in such manner as Bank think fit in accordance with Clause 15(ii) below. The net proceeds of the sale shall be credited into the Settlement account or any other account maintained by the Accountholder. The Bank shall not be responsible for any loss in the sale of the Bonds or for any loss or depreciation in value of the Bonds arising from or through any cause not within the Bank's reasonable control. The Accountholder shall irrevocably accept the determination of UOB in respect of the timing, price and terms of sale of the Bond which shall be final, binding and conclusive and shall not be questioned by you on any account, save for manifest error, for example, fraudulent entries.
- (i) Any payment obligation of the Bank to the Accountholder after closure or cancellation / termination of the Account and / or the Services shall be deemed good and sufficiently discharged in cash, draft or cashier's order or in such other manner as the Bank deems fit.

8. REPRESENTATIONS AND WARRANTIES

- (a) The Bank's acceptance of the Accountholder's application for the opening of the Account and the provision of the Services are in reliance on the basis of the Accountholder's representations and warranties, all of which must be complied with in all material respects throughout the maintenance of the Account:-
- (i) that the Accountholder is not in default under any agreement and no litigation, arbitration or administrative proceedings are presently current or threatened which might materially affect the Accountholder's solvency or otherwise impair or affect the Accountholder's ability to perform its obligations under these Terms and Conditions;
 - (ii) no violation of any provision of any law, court orders and judgment has been committed by the Accountholder;
 - (iii) that all documents, particulars and declarations furnished by the Accountholder in respect of its application for the Account, the Services and the Bond are accurate and correct in all respects;
 - (iv) that the Accountholder is not relying on any communication from the Bank as investment advice or as a recommendation to enter into a transaction. The Accountholder understands that information and explanations from the Bank related to the terms and conditions of the Bond and / or the Bond Documents will not be considered as investment advice or a recommendation from the Bank to enter into an investment;

- (v) that the Accountholder accepts that the Bond is subject to investment risks more particularly set out in clause 9 hereof, including possible loss of the principal amount invested and the Accountholder is fully aware of the risks involved in investing in the Bonds, and will obtain from the Bank or the Issuer or the bond dealer an up-to-date version of the Bond Documents available as at the date of any transaction; and
 - (vi) that the Accountholder is a Sophisticated Investor
 - (vii) that the Accountholder is not a US Person.
- (b) The Accountholder's representations and warranties contained in this clause 8 shall survive so long as the Accountholder maintains the Account and the Services with the Bank.

9. RISKS ACKNOWLEDGEMENT

- (a) The Accountholder agree and accept that you have –
- (i) considered your objectives and financial situation;
 - (ii) read and understood the Product Information Sheet and the Risk Disclosure Statement,
- and that you agree to and accept the risks in relation to the Bond investment.

The Accountholder recognizes and acknowledges that the Bonds are inherent with the following risks and you agree to accept such risk:-

- (b) General Risk Disclosure for Bond investment:
- (i) As the Bonds are issued by the Issuer, any obligation to the Accountholder in relation to and arising from the Bond is owed by the Issuer only.
 - (ii) The Bank owes no obligation to the Accountholder, unless specifically stated.
 - (iii) The Bond investment are not guaranteed by the Bank and are not government insured, unless specifically stated.
 - (iv) Investment in Bonds involved investment risks and possible loss of entire amount invested.

- (c) Specific Risk Disclosure for Bond investment:

Market Risk – The Bond would be affected by changes in the particular financial market or markets, to which the transaction is linked, and the Accountholder will be exposed to price, currency exchange, interest rate or other volatility in that market or markets. The Accountholder understands that substantial losses on the investment Bond may be sustained if the market conditions move against its position.

- (i) Credit Risk – The Accountholder assumes the credit risk of the Issuer. The Bond investment is not a bank deposit, is not government insured, is not an obligation of nor is it guaranteed by Bank, our Group unless specifically mentioned otherwise. If we are not the Issuer of the Bonds, you understand that the contractual third party Issuer will be liable to you under the Bond investment purchased by you. Accordingly, the Accountholder has taken into account all risks associated with the third party Issuer, including the third party Issuer's financial standing.
- (ii) Liquidity Risk – During adverse market conditions, the Accountholder may not be able to liquidate all or part of its Bond investment as and when they require. In addition, certain Bonds may not be marketable and as such cannot be liquidated before the maturity date.

- (iii) Coupon Payment and Settlement Risk – For coupon payment and settlement at the maturity date, the Bank will remit the proceeds to the Accountholder after receipt of payment from the Issuer. Therefore, there may be delay in the Accountholder receiving the payment.
- (iv) Sovereign Risk –The Bond may be affected by the economics and political events in the country of the relevant Issuer. The occurrence of a sovereign risk event could result in the loss of all or a portion of the amount invested should, as a result of any economic or political circumstances, payment is made in the local currency of the relevant Issuer instead of the original invested currency.
- (v) Currency Risk – The Accountholder investing in Bonds denominated in foreign currency should be aware of the risk of exchange rate fluctuations that may result in a loss of the entire amount invested. The fluctuations in foreign currency rates have an impact on the profit / loss and the Bonds where the transaction is denominated or settled in a different currency from the currency where Accountholder carry on its ordinary business or keep its accounts. The Accountholder may also be exposed to exchange controls which may from time to time be imposed by governmental or regulatory authorities of the jurisdiction issuing the relevant currencies and which may have an impact on the convertibility or transferability of a currency.
- (vi) Default Risk - As the Bond is issued by the Issuer, this Bond investment is dependent on the credibility of the Issuer. In the event the Issuer defaults, there is a possibility that the Accountholder will not receive any coupon payment and / or settlement amount of the Bond and you may lose all or part of the amount invested.

The Accountholder agrees and acknowledges that the list and description of the associated risks contained in the preceding paragraphs are not exhaustive and further assessment and analysis on the risks will have to be made by the Accountholder before the Accountholder purchases / subscribes any Bonds.

10. INFORMATION ON THE BOND

- (a) When the Accountholder requests to purchase /subscribe any Bonds, the Bank will give the Accountholder the most recent published editions of the Bond Documents available to the Bank in respect of the Bonds.
- (b) If the Issuer issues subsequent or supplemental documents to the Bond Documents in respect of the Bonds, the Bank may, at the Accountholder's request, make available such subsequent or supplemental documents for inspection or collection at any of the Bank's designated branches.
- (c) The Accountholder acknowledges that the Bond and issuance thereof is subject to the provisions of the Bond Documents.
- (d) The Bond Documents may include:-
 - (i) materials produced and provided to the Bank by the Issuer; and / or
 - (ii) statistical information on past performances of the relevant Issuer.
- (e) The Accountholder acknowledges and agrees that the Bond is made only on the basis of the information contained in the relevant Bond Documents. All other information or representation from the Personnel must be regarded as unauthorised and must not be relied upon by the Accountholder. Any actions made by the Bank pursuant to the

Services are not to be seen as a recommendation by the Bank of the Bond and the Bank accepts no responsibility for the Bond or its performance.

- (f) To the fullest extent permitted by law, the Accountholder further acknowledges and agrees that the Bank will not be responsible or liable to the Accountholder for:-
 - (i) any losses which the Accountholder may suffer or incur in connection with any transactions entered into or steps taken or failed to be taken by the Accountholder in reliance of the Bond Documents; and
 - (ii) any error, misstatement or omission in any Bond Documents.

11. PURCHASE / SUBSCRIPTION AND REDEMPTION OF BONDS

- (a) The Accountholder may:-

- (i) apply for the purchase / subscription of any Bond; and / or
- (ii) redeem any Bond,

by completing and submitting the Bond Investment Action Form and / or such other forms as may be prescribed by the Bank from time to time. For this purpose, the Accountholder hereby irrevocably authorises the Bank to earmark the Settlement account without further notice and reference to the Accountholder for such sum of monies for payment of the purchase / subscription of the Bond. The Accountholder further agrees that when so requested by the Bank, the Accountholder shall forthwith credit sufficient funds in the Settlement account for the purchase / subscription of the Bond. The Accountholder acknowledges that the Bank shall have no obligation to proceed with the purchase / subscription of the Bond if monies in the Settlement account are insufficient to settle the purchase / subscription price of the Bonds.

- (b) The Accountholder must give careful consideration to every Bond. The Accountholder is to make an independent decision to purchase / subscribe the Bond, and seek advice from the Accountholder's professional advisers as to whether the Bond is appropriate or suitable for the Accountholder. The Accountholder should not rely on any communication from the Bank as investment advice or as a recommendation to enter into a transaction. The Accountholder agrees and accepts that the Bank does not owe a fiduciary duty or any other duty or care and skill to the Accountholder and understands that information and explanations related to the terms and conditions of a Bond and / or the contents in the Bond Documents will not be considered investment advice or a recommendation to purchase / subscribe the Bond.
- (c) The Bank can choose not to accept the Accountholder's application in respect of the purchase / subscribe or redemption of any Bond or refuse to act on any of the Accountholder's instructions.
- (d) The purchase/subscription of the Bond that the Bank submits for the Accountholder in accordance with the Accountholder's instructions shall be made in the Bank's name or the Custodian's name. Any contract note, transaction or confirmation statements issued by the bond dealer in respect of the Bond will be delivered directly to the Bank or the Custodian, and any Bond allocated by the bond dealer pursuant to the purchase / subscription request is to be held by the Bank or the Custodian for the Accountholder and on behalf of the Accountholder, and if necessary registered in the Bank's name or the Custodian's name, on behalf of the Accountholder.
- (e) The Accountholder acknowledges and agrees that:-

- (i) the bond dealer is not obliged to accept any purchase / subscription request that the Bank submitted on behalf of the Accountholder in whole or in part;
 - (ii) the Bank and the Custodian will not be responsible for ensuring that the bond dealer allocates any Bond for the Accountholder and the Bank will not be liable for any losses, including any loss of investment opportunity the Accountholder may suffer as a result of any rejection or delay in accepting the purchase / subscription request by the bond dealer; and
 - (iii) the Bank or the Custodian's responsibility is solely to carry out the instructions given by the Accountholder to the Bank subject to these Terms and Conditions.
- (f) The Bank is not required to do anything outside of normal Malaysian banking business hours. If the Bank:-
- (i) receives instructions from the Accountholder at least two hours before the cut-off time for the bond dealer to receive a purchase /subscription request or request for redemption, the Bank will use all reasonable endeavours to fax or deliver the request to the bond dealer so that it is placed on the same Dealing Day;
 - (ii) receives instructions from the Accountholder later than the time specified in clause 11(f)(i) above, the Bank will use all reasonable endeavours to fax or deliver the request to the bond dealer so that it is placed on the next Dealing Day.

For the purposes of this clause, the Bank will provide the Accountholder upon request with information on the Dealing Day and cut-off times for receiving purchase / subscription and redemption requests.

- (g) All instructions given by the Accountholder in respect of the Bond are irrevocable and binding on the Accountholder.
- (h) The Bank will not be liable for any delay in carrying out a request or instruction in relation to the Bond due to a breakdown or failure to transmission or communication infrastructure, or for any other cause beyond the Bank's control.
- (i) The Accountholder shall only be entitled to the Bond upon:-
- (i) the issuance of an order confirmation or statement by the Bank or the Custodian to the Accountholder, confirming the purchase / subscription of the Bond; and
 - (ii) full settlement by the Accountholder of the subscription / purchase price of the Bond.
- (j) For the avoidance of doubt, all payments in cash to be made by the Bank to the Accountholder under these Terms and Conditions shall, unless provided otherwise in under these Terms and Conditions, be net of all fees, charges, costs and expenses imposed or incurred by the Bank in respect of the Bonds. If the Bank or the Custodian received any payment for the Bond on behalf of the Accountholder, the Bank or the Custodian will, as soon as practicable, credit the payment into the Settlement account. The Bank and the Custodian will not be responsible for confirming the adequacy of monies in respect of any of the Bonds received by the Bank on behalf of the Accountholder.
- (k) If, at any time and for any reason the Issuer instructs the Bank or the Custodian, as the registered holder of the Bond, to divest, transfer or otherwise dispose of any of the Bond in accordance with the terms and conditions governing the operation of any Bond, the Bank shall promptly seek the Accountholder's instructions as to how the Accountholder wishes to proceed. If the Bank does not receive the Accountholder's instructions within the specified time frame and / or the Accountholder fails to agree on a satisfactory course of action with the Issuer within any time period specified for this purpose, the Bank shall proceed to redeem, or procure the Custodian to redeem without further reference to the

Accountholder, the relevant Bond and pay the proceeds to the Accountholder in the following manner:-

- (i) if the proceeds are in the form of money, the proceeds will be paid into the Settlement account;
 - (ii) if the proceeds are in the form of another Bonds, such Bond shall be credited into the Account.
- (l) The Bank is not obliged to provide any Services for purchase / subscription of any Bond that will not be registered under the name of the Bank, the Custodian or the Sub-Custodian.
- (m) The issued prices and the redemption prices are determined by the Issuer on the issuance day of the Bond. Any price or value given by the Bank in respect of any Bond is indicative only and will not be final and binding unless the Bank confirms such price or value in writing.
- (n) The Accountholder may not redeem any Bond until (a) after the Bonds have been successfully registered under the Bank's name; and (b) the Accountholder has paid for the Bond in full including payment of interest for late settlement, fees, commission, taxes, duties, levies, brokerage and other banking charges (if any).
- (o) The purchase / subscription price for the Bonds must be paid for in full on the settlement date for the Bond, failing which, the Bank shall have the right to, without further reference and notice to the Accountholder, sell the unpaid Bond at any time at such price and on such terms as the Bank thinks fit in accordance with clause 15(a)(ii) below. Any losses suffered or expenses incurred by the Bank on such sale, with interest at the rate to be solely determined by the Bank, shall be deemed as a debt due from the Accountholder to the Bank and shall be repayable immediately by the Accountholder on demand. Any profit or gain made on the Bond shall be forfeited by the Bank and the Accountholder shall have no claim whatsoever on such profit or gain.
- (p) To the fullest extent permitted by law, it is hereby expressly agreed by the Accountholder that the Bank shall not in any way be liable for any loss or damage howsoever arising or occasioned by any sale or disposal of the Bond whether in respect of pricing, timing or terms thereof or otherwise.
- (q) To the fullest extent permitted by law, the Bank, the Custodian or the Sub-Custodian will not be responsible or liable to the Accountholder in any manner should any document relating to the Bond, the purchase / subscription and redemption transaction be lost, destroyed or misplaced through no fault of the Bank or due to fire, floods, civil commotion, breakdown or malfunction of the computer, its terminal connection lines, data processing system or transmission line or any other equipment whether or not it belongs to the Bank, events of force majeure, that is an unforeseeable event that prevents the Bank from performing its obligation, acts of God or other events or circumstances beyond the control of the Bank.
- (r) Notwithstanding anything in these Terms and Conditions, we shall have the right to sell the Bond at any time at such price and on such terms as we think fit, if you fail to comply with any applicable laws and regulations including but not limited to the Bank Negara Malaysia's Foreign Exchange Administration Rules.

12. STATEMENTS, ENTRIES AND VERIFICATIONS

- (a) A statement of account ("Statement of Account") will be sent to the address of the Accountholder stated in the application form for opening of the Account in accordance with the terms herein at monthly intervals or such other intervals as the Bank deems fit. If there

is no transaction in the Account, the Statement of Account will be sent at quarterly intervals or such other intervals as the Bank deems fit.

- (b) The Accountholder agrees that the Accountholder is obliged to:
- (i) check all entries in the Statement of Account and / or confirmation advice;
 - (ii) notify the Bank in writing within 14 days from date of the Statement of Account if there is any error or omission in the Statement of Account;
 - (iii) sign and return any confirmation slip, including that related to auditing purposes (if requested to do so); and
 - (iv) notify the Bank immediately if the Accountholder did not receive the Statement of Account or official receipt or confirmation advice that is due to the Accountholder.
- (c) If the Bank does not receive from the Accountholder a written objection within fourteen (14) days of the date of the Statement of Account or sixty (60) days in the case of electronic funds transfers:-
- (i) the Accountholder shall be deemed conclusively:-
 - (i-i) to have accepted, and shall be bound by, the validity, correctness and accuracy of the transaction(s) / entries, the Bonds and the balance set out in the Statement of Account; and
 - (i-ii) to have ratified or confirmed each and every one of the transactions and the Bonds represented by the entries set out in the Statement of Account.
 - (ii) the Statement of Account or the entry, as the case may be, shall as against the Accountholder be deemed conclusive evidence of the Accountholder's instructions and authorisation to the Bank to effect the transaction(s) / entries set out in the Statement of Account; and
 - (iii) the Accountholder shall have no claim against the Bank howsoever arising from, in connection with or as a result of any transaction/entry referred to in the Statement of Account.
- (d) Reversal: The Bank has the right to adjust reverse or cancel any entry in the Statement Account at any such time if:-
- (i) the Bank needs to correct any error or omission;
 - (ii) the Bank is required to return funds to the payor or drawer; or
 - (iii) the Bank has not received cleared or unconditional funds in full or in time,
- and any Statement of Account so rectified shall be binding on the Accountholder.
- (e) Any request for additional Statements of Account must be made in writing to the Bank and shall be subject to such charges as the Bank may from time to time impose.

13. CUSTODY OF BOND

- (a) The Bank shall be entitled to make such arrangements as the Bank thinks fit for the holding of the Accountholder's Bonds in safe custody, including but not limited to appointing the Custodian. If the Bank has exercised reasonable care and skill in the selection of the Custodian, the Bank shall not be responsible for any act or omission of the Custodian in connection with the Bonds in their custody. If the Accountholder's Bonds are registered in the name of the Custodian, the Bank will instruct the Custodian to record and hold in a

separate account in its books all Bonds received and held by it from time to time for the Accountholder on such terms and in such manner as the Bank may determine, and the above shall be disclosed to the Accountholder upon request.

- (b) The Accountholder consents that the Bank and the Custodian shall be entitled to appoint a Sub-Custodian in respect of any of the Bonds held by the Bank and / or the Custodian under these Terms and Conditions, on such terms as the Bank may consider appropriate. If the Bank and / or the Custodian have exercised reasonable care and skill in the selection of the Sub-Custodian, to the fullest extent permitted by law, the Bank and the Custodian will not be liable or responsible for any act or omission of the Sub-Custodian in connection with the Bonds in its custody.
- (c) The Bank and the Custodian will not exercise any voting rights in respect of the Bonds held for the Accountholder, except in accordance with the Accountholder's instructions or if the Accountholder defaults in any of its obligation to the Bank under these Terms and Conditions. The Bank shall, if the Accountholder instructs, use reasonable efforts to deliver to the Accountholder all notices, proxies or proxy soliciting materials in relation to the Bonds held pursuant to these Terms and Conditions.
- (d) Any Bond which the Bank, the Custodian or the Sub-Custodian holds are at your sole risk. The Bank, the Custodian or the Sub-Custodian's duty is solely limited to acting at a bare trustee and to exercise good faith in respect of any action or failure to act in respect of such custody. Neither the Bank nor the Custodian nor the Sub-Custodian are under any duty or obligation to examine or verify the validity or ownership or title to the Bond(s) and neither of the Bank shall be liable to you for any defect in ownership or title.
- (e) The Bank, the Custodian or the Sub-Custodian will execute documents, certificates and such other documents as the Accountholder reasonably request for fiscal or tax purposes in connection with the Bonds, and will make the applications and / or reports required by law to obtain tax privileges which the Bank may be entitled to in connection with the Bonds, as long as the Accountholder satisfactorily indemnifies the Bank, the Custodian or the Sub-Custodian and provide the Bank, the Custodian or the Sub-Custodian with any evidence to indicate such entitlement as the Bank, the Custodian or the Sub-Custodian may request.

14. RETENTION OF THE ACCOUNTHOLDER'S RECORDS

The Accountholder agrees that the Bank is not obligated to maintain any records of the Accountholder's Account, including but not limited to the account opening forms, statements, documents relating to the Bond, correspondences or documents provided to the Bank by the Accountholder or any other third party, exceeding any retention period as set out under the Bank's internal policies, guidelines and procedures and / or as provided under any applicable laws or regulations of any country having jurisdiction over the Bank.

15. UOB'S SECURITY AND OTHER RIGHTS

- (a) Without prejudice and in addition to any other rights that the Bank may have:-
 - (i) The Bank shall have a lien on the Bond and the Accountholder's monies as well as other properties / assets deposited with the Bank whether by way of pledge, mortgage or for safe-custody ("Other Assets"), for all present, future, actual or contingent, primary or collateral, or severally or jointly, any unpaid monies, fees, commission, brokerage and other banking charges, expenses, taxes, duties, levies costs and disbursements due, owing or incurred by the Bank whether in relation to

the Bond or any other account which the Accountholder may have with the Bank whether individually or jointly with another and whether as principal debtor or surety.

- (ii) The Bank shall have the power to sell by public auction, tender or private treaty all or any of the Accountholder's Bond and / or the Other Assets over which the Bank has a lien but no such sale shall be made until the expiry of fourteen (14) days from the date of the notice in writing demanding payment of any sum due to the Bank and giving notice of intention to sell on default. The Bank may recover from the proceeds of sale all costs and expenses incurred in effecting the sale.
- (iii) The Bank shall have the right, but is not obliged to, buy the Bond on which it has a lien, after the Bank has given to the Accountholder a notice in writing to pay the sums due within fourteen (14) days from the date of the notice and of the Bank's intention to purchase the Bond on default of such payment. The purchase shall be at the Bank's then prevailing buying price for the purchase of such Bond.
- (iv) The proceeds payable by the Bank following a purchase under clause 15(a)(iii) above shall be applied in payment of all unpaid fees, charges and monies due or owing by the Accountholder to the Bank and the balance, if any, shall be paid to the Accountholder.

16. RIGHT TO SET-OFF AND CONSOLIDATION

- (a) In addition to any general right of set-off under law or any other agreement, the Accountholder agrees that the Bank may and by giving prior notice to the Accountholder, at any time combine, consolidate or merge all or any of the Accountholder's accounts (whether current, deposit, loan or otherwise) with the Bank, whether singly or jointly with any other persons, including accounts situated overseas or any part thereof.
- (b) The Accountholder authorises the Bank, after giving the Accountholder 7 days' notice, to set-off or transfer any sums standing to the credit of those accounts (whether matured or not) in or towards the satisfaction of any of the Accountholder's liabilities to the Bank under these Terms and Conditions or under any other agreements or in any other respect, whether such liabilities are present or future, actual or contingent, primary or collateral, and several or joint ("the Liabilities").
- (c) Upon the issuance of the notice mentioned in clause 16(a) & (b) above, the Accountholder agrees that the Bank has the right to earmark or hold the Bonds, prior to the setting-off and the Accountholder shall not be entitled to withdraw any of the Bonds, without the Bank's prior written consent.
- (d) Where such combination, set off, consolidation or transfer requires the conversion of one currency into another, such conversion shall be calculated at the Bank's then prevailing spot rate of exchange as determined by the Bank.
- (e) Further, the Bank can sell any collateral including but not limited to funds, documents, instruments, chattels, bonds, debentures, shares or other securities and other valuables held by the Bank in the Accountholder's name, including for safe custody, by way of public or private sale without any judicial proceedings, and retain from the proceeds derived from such sale, the total amount due and payable to the Bank from the Accountholder, including legal fees and costs (on a full indemnity basis) charges and other expenses incidental to such sale.
- (f) If there is a shortfall between the amount due and the amount so realised, the Accountholder must immediately upon demand pay to the Bank the amount of such

difference, and until the Bank's receipt of full payment, the Accountholder will also pay interest on such balance at such rate the Bank may specify from time to time both after as well as before any judgment, and irrespective of whether or not the banker-customer relationship between the Bank and the Accountholder has ceased or been terminated.

- (g) Neither the Bonds nor any of the Accountholder's rights, title or interest in them can be assigned, transferred or encumbered (except in the Bank's favour, or with the Bank's written consent). The Accountholder undertakes not to, or to purport to, sell, assign, transfer, mortgage, charge or otherwise deal with or encumber the Bonds or any of the Accountholder's rights, title or interest in them, and any such sale, assignment, transfer, mortgage, charge or other dealing will be void.

17. FEES, CHARGES, COSTS, EXPENSES AND RIGHT TO DEBIT

- (a) The Accountholder shall ensure that there shall be sufficient funds in the Settlement account at all times for all payments including for the purchase / subscription of the Bonds, disbursements, fees, charges, costs and / or expenses due from the Accountholder in connection with the Account, the Services and / or the Bond and authorizes the Bank to debit such payment from the Settlement account or any other account which the Accountholder may have with the Bank with any monies whatsoever which is payable by the Accountholder to the Bank, including but not limited to costs, expenses, disbursements, taxes duties and/or levies.
- (b) The Accountholder may have to pay fees and charges for the use of the Account and / or the Services and such fees and charges may change from time to time. The current rates on fees and charges will be made available to you at our Branch, official website at www.uob.com.my or upon your request.
- (c) The Accountholder shall be liable to pay all costs, charges, fees and expenses (including but not limited to the Bank's legal fees) incurred by the Bank, the Custodian and the Sub-Custodian in connection with or incidental to the Account, the Services and / or the Bond , the enforcement or attempted preservation of any rights of the Bank under these Terms and Conditions and any imposition of taxes under taxation laws or regulations of any country having jurisdiction over the Bank, will be payable by the Accountholder on demand on a full indemnity basis, together with interest from the date of demand to the date of full payment at such rates as determined by the Bank.
- (d) If the Services are terminated by the Accountholder, the Bank will be entitled to receive a proportionate amount of the Bank's fee calculated on a daily basis up to and including the date of termination, and full reimbursement of all out-of pocket costs and expenses incurred by the Bank up to and including the date of termination, including any taxes, duties, levies or fees incurred in the transfer of Bond pursuant to these Terms and Conditions.
- (e) The Bank has the right to apply any payment the Bank receive from the Accountholder to satisfy all costs, charges and expenses in such proportion and such order of priority as the Bank thinks fit, and the Bank has the right to place and keep any payment the Bank receives from the Accountholder to the credit of a suspense account for as long as the Bank chooses, without being obliged in the meantime to apply all or part of the same in or towards discharging any monies or liabilities due or incurred by the Accountholder in respect of the Services and/or he Bond.
- (f) The Accountholder acknowledges that the Bank will charge the Accountholder a fee for the Services which shall be calculated in such manner as the Bank may determine and further authorizes the Bank to debit the Settlement account for the payment thereof.

18. TAXES, DUTIES OR LEVIES

- (a) The Accountholder is liable to pay for any tax or levies which as at the date of the opening of the Account or at any date subsequent to the date of the opening of the Account, 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 anybody or authority having jurisdiction over the Bank, in respect of any fees and charges charged or incurred by the Bank in relation to the Account, the Services and /or the Bond.
- (b) Any taxes or levies incurred by the Bank in relation to the use of the Account, the Services or the Bond and any other goods or services provided under the Account shall be borne and charged to the Accountholder and in the event that the Bank shall effect payment on the Accountholder's behalf, the Accountholder shall be liable to reimburse the Bank for such amounts paid.
- (c) The Accountholder represents and warrants to the Bank that unless and until the Accountholder notifies the Bank of the contrary, the Accountholder's declaration of tax status is true and correct.

19. PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM)

The Accountholder has been informed that the Account and the Bond are not protected by Perbadanan Insurans Deposit Malaysia.

20. RULES AND PRACTICES OF MARKETS

The Accountholder agrees that all transactions relating to the Bond shall be subject to the rules and market practices of the market in which the Bond are traded.

21. INDEMNITY

In addition to and without affecting the other provisions of these Terms and Conditions, the Accountholder shall hold the Bank harmless and indemnify the Bank and all of our servants, employees, nominees, directors and agents for all losses, claims, costs, damages, reputational loss, compensation, charges and expenses, including legal costs on a full indemnity basis and all goods and services, value added and other duties, levies and taxes payable on such costs, charges and expenses, howsoever suffered or incurred by us (other than such losses, costs or damages arising from our wilful misconduct, employees and agents) which the Bank may sustain, suffer or incur in connection with, without limitation:-

- (a) providing the Account, the Bond and the Services;
- (b) relying and acting upon or carrying out any instruction purportedly given to the Bank pursuant to these Terms and Conditions whether or not such instructions are unauthorized, inaccurate or incomplete;
- (c) in connection with the preservation or enforcement of the Bank's rights under these Terms and Conditions or as a result of any non-compliance by the Accountholder of these Terms and Conditions or of such other applicable terms and conditions;
- (d) in connection with any action taken by any party against the Accountholder or any account(s) for any reason whatsoever including but not limited to any unlawful, fraudulent, negligent or unauthorized use of the Account, the Bond and/or the Services;

- (e) in connection to any involvement by the Bank in any proceedings of whatever nature for the protection of or in connection with the Account, the Bond and / or the Services;
- (f) in connection with the compliance by the Bank with any existing or future law or regulation or official directive in respect of these Terms and Conditions;
- (g) arising out of or in connection with these Terms and Conditions; and/or
- (h) arising out of or in connection with any taxation laws or regulations of any country having jurisdiction over the Bank.

22. CIRCUMSTANCES BEYOND THE BANK'S CONTROL

If the Bank is unable to perform any of the Bank's obligations under these Terms and Conditions, or carry out any operations or provide the Service due to any reason beyond the Bank's control, including:-

- (a) fire, earthquake, flood, epidemic, natural disaster, accident, riot, civil disturbances, industrial disputes, acts of terrorism, embargo, war, act of God, pandemic;
- (b) any failure or disruption to telecommunications, internet, electricity, water, fuel supply; or
- (c) any circumstance in the nature of a force majeure (an unforeseeable event that prevents the Bank from performing its obligations under these Terms and Conditions,

the Bank will not be in any way liable for any failure of performance or for any inconvenience, loss, injury, and damages suffered or incurred by the Accountholder directly or indirectly as a result.

23. DISCLOSURE

- (a) The Accountholder agrees that the Bank (including the Bank's officers, employees, agents or any other persons to whom the Bank grants access to its records, correspondence or any material relating to the Accountholder or the Account) can disclose at any time n without notifying the Accountholder beforehand, any information relating to the Accountholder, the Account, the Bond, the Services and the Authorised Signatory to the following: –

- (i) any one or more members of the Group for any of the following purposes:-
 - (1) providing the Accountholder with banking services and / or the Services;
 - (2) reporting;
 - (3) data matching;
 - (4) improving and furthering the provision of other services by the Bank;
 - (5) fraud or crime prevention;
 - (6) investigating, preventing or otherwise in relation to money laundering and criminal activities;
 - (7) debt collection;
 - (8) outsourcing the Bank's operations;
 - (9) performance of duties as an officer of the Bank or in connection with the conduct of audit or the performance of risk management;
 - (10) facilitating the performance of the Bank's or any member of UOB Group's functions;
 - (11) compliance with the Group's policies, guidelines, directives or requirements;
 - (12) corporate exercise;
 - (13) any legal process initiated by or served on the Bank;

- (ii) any person or organization, whether in Malaysia or elsewhere, who provides electronic or other services to the Bank for the purpose of providing, updating, maintaining and upgrading the said services, including but not limited to investigating discrepancies, errors or claims;
- (iii) any person or organisation, whether in Malaysia or elsewhere, engaged by the Bank in connection with the performance of services or operational functions which have been out-sourced;
- (iv) the police or any public officer conducting an investigation in connection with any offence including suspected offences;
- (v) credit card companies and financial institutions in connection with credit card enquiries;
- (vi) other banks, financial institutions, credit bureau or credit reference agents (only for credit information);
- (vii) the Bank's auditors, solicitors and professional advisors;
- (viii) the Bank's stationery printers, vendors of the computer systems the Bank uses and to such persons installing and maintaining them, and other suppliers of goods or service providers the Bank engages;
- (ix) any receiver appointed by or on behalf of the Bank or any other party;
- (x) any credit bureau of which the Bank is a member, and any other members and / or compliance committee of such credit bureau;
- (xi) any rating agency, business alliance partner, insurer or insurance broker or direct or indirect provider of credit protection;
- (xii) any actual or potential participant or sub-participant in relation to any of the UOB's obligations under the banking agreement between the Accountholder and the Bank, or assignee, novatee or transferee (or any officer, employee, agent or adviser) of any of them;
- (xiii) for transactions effected or processed with or without the Accountholder's authority in or through automated teller machines of other banks or financial or non-financial institutions or terminals or other card operated machines or devices the Bank approves, to the Bank, financial institution or non-financial institution, trader or other party accepting the use of the automated teller machine card and their respective agents or contractors;
- (xiv) any court, tribunal or authority, whether governmental or quasi-governmental with jurisdiction over the Bank or any member of the Group;
- (xv) any person to whom the Bank, or any member of the Group is permitted or required to disclose to under the laws of any country; and
- (xvi) any other person to whom such disclosure is considered by the Bank to be in its interest, or the interest of any members of the Group (not applicable to strategic alliance for marketing and promotional purpose).
- (xvii) any person connected to the enforcement or preservation of any of our rights under these Terms and Conditions;

- (xviii) the Central Credit Bureau or any other authority or body established by Bank Negara Malaysia or any other authority having jurisdiction over the Bank.
- (xix) any other country, its central bank or investigative authorities for the purpose of compliance with any automatic exchange of financial account information under any multilateral convention on mutual administrative assistance in tax matters.

24. COMPLIANCE WITH COURT ORDERS

The Bank and the Group can act in any way they see fit, without consulting the Accountholder beforehand, if they are served with a court order issued by a court of any jurisdiction. The Accountholder agrees that he / she will not hold the Bank liable for any loss or damage in connection with their actions complying with such court orders to the fullest extent permitted by laws and provided there is no gross negligence or wilful conduct on the part of the Bank.

25. DATA PROTECTION

- (a) The Accountholder hereby confirms that you have received, read, understood and agreed to be bound by the Privacy Notice issued by the Bank (which is available at the Bank's branches as well as at the Bank's website at www.uob.com.my) and the clauses in these Terms and Conditions as may relate to the processing of the Accountholder's Personal Data. For the avoidance of doubt, the Accountholder agrees that the said Privacy Notice shall be deemed to be incorporated by reference into these Terms and Conditions.
- (b) The Accountholder agrees and consents that the Bank may transfer the Personal Data (including the Personal Data of any Third Party Data Subject) outside of Malaysia. All Personal Data held by the Bank and the Group will be accorded a reasonable level of protection against any loss, misuse, modification, unauthorised or accidental access or disclosure, alteration or deletion.
- (c) In the event the Accountholder provides Personal Data relating to third parties, including data relating to his / her next-of-kin and dependents (where the Accountholder is an individual) or data relating to the Accountholder's directors, shareholders, officers, individual guarantors and security providers (where the Accountholder is a corporation), for the purpose of opening or operating the Account with the Bank or otherwise subscribing to the Bank's products and services including the Services, the Accountholder:
 - (i) undertakes that the Accountholder has informed the said Third Parties Data Subject to read the Privacy Notice at the Bank's website www.uob.com.my;
 - (ii) confirm and warrant that you have obtained the consent of the Third Party Data Subject to the processing (including disclosure and transfer) of their Personal Data or are otherwise entitled to provide this data to us and for us to use it in accordance with these Terms and Conditions and/or in instances where we are required to evidence the same;
 - (iii) has informed the said Third Parties Data Subject:-
 - that the Bank may collect or verify their personal and financial data with third party sources;
 - that the Bank may disclose their personal data to classes of third parties described in the Bank's Privacy Notice;

- (iv) agrees to ensure that the personal and financial data of the said Third Parties Data Subject is accurate, complete, not misleading, and up-to-date;
 - (v) agrees to update the Bank in writing in the event of any material change to the said personal and financial data; and
 - (vi) agrees to the Bank's right to terminate these Terms and Conditions and close the Account should such consent be withdrawn by the said Third Parties Data Subject.
- (d) Where the Accountholder instructs the Bank to effect any sort of cross-border transaction (including to make or receive payments), the details relevant to the cross-border transaction (including data relating to those involved in the said transaction, such as any Third Party Data Subject) may be received from or sent abroad, where it could be accessible by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime). In instructing the Bank and / or the Bank's agents to enter into any cross-border transaction on the Accountholder's behalf, the accountholder agrees to the above said disclosures on behalf of the Accountholder and others (Including any Third Party Data Subject) involved in the said cross-border transaction.
- (e) Additionally, but always subject to any laws (including regulations, guidelines and / or obligations) applicable to the Bank and the Group (whether in or outside Malaysia), the Accountholder agrees that the Bank and the Group, and its merchants and strategic partners may contact the Accountholder about products, services and offers, which the Bank believes may be of interest to the Accountholder or benefit the Accountholder financially. Notwithstanding the foregoing, the Bank will only disclose the Accountholder's Personal Data (excluding data relating to the Accountholder's affairs or Account) with the Bank's merchants and strategic partners where the Accountholder's express prior consent has been obtained.
- (f) The Accountholder may choose not to receive any direct marketing materials from the Bank or the Group by writing in to the Bank at 'Personal Financial Services, P.O. Box 13525, Menara UOB, Jalan Raja Laut, 50738 Kuala Lumpur' (or such other address notified by the Bank) with the Accountholder's request and the Bank will abide by the Accountholder's latest written instructions to the Bank.
- (g) The Accountholder acknowledges that certain communications such as Statement of Account and the Bank's websites contain standard information regarding the Bank's other products and services that cannot be removed without affecting the delivery / provision of the Bank's services and / or products including the Services, the operation of the Account and / or facilities with the Bank, and / or without imposing additional costs to the Accountholder.
- (h) The Accountholder and the Third Party Data Subject are entitled to request in writing:
- (i) for any information in relation to the Accountholder's Personal Data that the Bank holds or stores, upon payment of a prescribed fee;
 - (ii) for any information held or stored by the Bank to be updated, amended and / or corrected;
 - (iii) for the Bank to limit the processing of the Accountholder's Personal Data held or stored by the Bank; and
 - (iv) to make an enquiry or complaint in respect of the Bank's processing of the Accountholder's Personal Data.

For requests under (h)(i) or (ii), the Accountholder and / or the Third Party Data Subject may make a request to the Bank via the Bank's Data Access Request Form or Data

Correction Request Form respectively. These forms are available at the Bank's branches as well as at the Bank's website at www.uob.com.my.

The Accountholder and / or the Third Party Data Subject may direct all requests to any of the Bank's branches or 'Customer Communications Management, P.O. Box 11212, Menara UOB, Jalan Raja Laut, 50738 Kuala Lumpur'.

The Bank may charge a fee for processing the Accountholder's request for access to Personal Data. The Bank may also refuse to comply with the Accountholder's request in respect of (h)(i) or (ii) above if the information supplied by the Accountholder and / or the Third Party Data Subject is insufficient (as determined by the Bank) or where such request may breach or violate any law or regulation or any other reason which the Bank deems not to be in its interest to do so. If the Bank refuses to comply with such request, the Bank will inform the Accountholder and the Third Party Data Subject of its refusal and reason for its refusal.

- (i) The Accountholder is responsible for ensuring that the information the Accountholder provides the Bank is accurate, complete and not misleading and that such information is kept up to date.
- (j) Please note that should bank no longer have the right to process the Personal Data provided to bank by the Accountholder (including where the Accountholder and / or the Third Party Data Subject subsequently withdraw the consent to process the Accountholder's Personal Data), the Bank may not be able to effectively process Personal Data in relation to any of the purposes set out in the Privacy Notice, if at all, and the Bank will have the right to not provide or discontinue the provision of any product, service, Account, the Service and / or facilities that is linked to such Personal Data.
- (k) The Bank reserves the right to amend this clause 25 from time to time with prior notification to the Accountholder in writing and place any such amendments on the Bank's websites or by placing notices at the banking halls or at prominent locations within the Bank's branches or by such other means of communication deemed suitable by the Bank.
- (l) This clause 25 shall be without prejudice to any other clause in these Terms and Conditions which provides for the disclosure of data.

26. COMPLIANCE WITH FATCA

- (a) The Accountholder shall provide all required documentation or information, including but not limited to date of birth, countries of citizenship, countries of permanent residence, countries of tax residency and associated taxpayer identification numbers, that may be required to enable the Bank or any member of the Group to comply with all requirements of FATCA or other agreement by or between governments.

The Accountholder shall notify the Bank in writing within thirty (30) days of any change that affects the Accountholder's tax status in relation to FATCA under any laws, regulations or other agreement by or between governments.

- (b) The Accountholder represents and warrants that the Accountholder have provided to the Bank all documentation or other information as may be required by the Bank for compliance with FATCA and in connection with change in tax status and shall provide all required documentation or other information within seven (7) days of a request from the Bank in writing or otherwise.

The Accountholder further acknowledges that any failure on the Accountholder's part to provide accurate and timely information pursuant to requirements and requests by the Bank may result in the Bank having to deem the Accountholder recalcitrant and / or reportable and take all necessary action against the Accountholder in order for the Bank to be compliant with requirements under FATCA, local legislation in connection with FATCA and any other provision arising out of an agreement between governments pertaining to FATCA.

- (c) For individual customers, the Accountholder consent to the collection, storage, and disclosure by the Bank or any member of the Group of any Personal Data to persons from whom the Bank or any member of the Group receive or make payments on behalf of the Accountholder and to governmental authorities as required by law or other agreement by or between governments. The Accountholder's consent shall be effective notwithstanding any applicable nondisclosure agreement. The Accountholder represents that the Accountholder has secured from any third party whose information is provided to the Bank any consents and waivers necessary to permit the Bank or any member of the Group to carry out the actions described in this clause 26, and that the Accountholder will secure such consents and waivers in advance of providing similar information to the Bank in the future.
- (d) For customers who are a sole proprietorship, partnerships or other business entity, a corporation, or an association, club or society or trust, the Accountholder consent to the collection, storage, and disclosure by the Bank or any member of the Group of any Confidential Information to persons from whom the Bank or any member of the Group receive or make payments on behalf of the Accountholder and to governmental authorities as required by law or other agreement by or between governments. Confidential Information includes the Accountholder's personal data, the Accountholder's bank account details, transactional information, and any other information that a reasonable person would consider being of a confidential or proprietary nature. The Accountholder's consent shall be effective notwithstanding any applicable nondisclosure agreement. The Accountholder represents that the Accountholder has secured from any third party whose information is provided to the Bank any consents and waivers necessary to permit the Bank or any member of the Group to carry out the actions described in this clause 26, and that the Accountholder will secure such consents and waivers in advance of providing similar information to the Bank in the future.
- (e) The Accountholder agrees and acknowledges that the Bank is entitled to take all necessary action to be and remain compliant with FATCA as is required by law or other agreement by or between governments. If some of the Accountholder's income is reportable and some is not, the Bank will report all income unless the Bank can reasonably determine the reportable amount. The Accountholder hereby authorises the Bank or any member of the Group, where appropriate, to withhold or otherwise collect from any payment any required tax or other government assessment, including but not limited to any requirement to withhold or deduct an amount under the Code and the regulations and other guidance issued under the Code, each as amended from time to time or any other agreement by or between authorities.
- (f) The Bank or any member of the Group, may take whatever action the Bank consider appropriate to meet any obligations, either in Malaysia or elsewhere in the world, relating to the prevention of tax evasion. This may include, but is not limited to, investigating and intercepting payments into and out of the Accountholder's account(s) (particularly in the case of international transfer of funds), investigating the source of or intended recipient of funds, sharing information and documents with domestic and international tax authorities and withholding income from the Accountholder's account and transferring it to such tax authorities. If the Bank is not satisfied that a payment in or out of the Accountholder's account is lawful, the Bank may refuse to deal with it.

- (g) To the fullest extent as may be permitted by law, the Bank will not be liable to the Accountholder for any losses, costs, expenses, damages, liabilities the Accountholder may suffer as a result of the Bank's complying with legislation, regulations, orders or agreements with tax authorities or by and between tax authorities or if the Bank make an incorrect determination as to whether or not the Accountholder should be treated as being subject to tax or tax reporting obligations.
- (h) This clause 26 will override any inconsistent term or consent provided by the Accountholder under any agreement with the Bank to the extent that such agreement provides fewer or lesser rights for the Bank, whether before or after the date of these Terms and Conditions. This clause 26 shall be without prejudice to any other clause in these Terms and Conditions which provides for the request for information or disclosure of data.

27. AMENDMENTS

- (a) These Terms and Conditions are subject to:-
 - (i) guidelines issued from time to time by Bank Negara Malaysia or any other authority having jurisdiction over the Bank; and
 - (ii) the Bank's periodic review and with prior notice.
- (b) If there is a change in any fees and charges, the Bank will give the Accountholder twenty-one (21) days' prior notice before the change takes effect.

If the Accountholder does not accept the amendments, the Accountholder must close the Account within 7 days from the date of the Accountholder's notification of such disagreement, otherwise the Accountholder will be deemed to have accepted and agreed to such changes and such changes will be binding on the Accountholder.

28. NOTICES AND COMMUNICATIONS

- (a) Any notice, demand, request or communication (other than Legal Process) that the Bank sends to the Accountholder may be:
 - (i) delivered by hand to the Accountholder's address as stated in the application form for opening the Account or such other address last known to the Bank;
 - (ii) sent by post (registered, AR registered, ordinary or otherwise) to Accountholder's address as stated in application form for opening the Account or such other address last known to the Bank;
 - (iii) sent by facsimile transmission to the facsimile number last known to the Bank;
 - (iv) sent by electronic mail to the electronic mail address last known to the Bank;
 - (v) sent by short message system (SMS) to the mobile phone number last known to the Bank;
 - (vi) by posting on the Bank's website; or
 - (viii) by insertion in any statement of account which the Bank sends to the Accountholder.
- (b) The said notice or communication will be deemed to have been received by the Accountholder:

- (i) at the time of delivery at the Accountholder's address, if delivered by hand;
 - (ii) on the third (3rd) day (including the day of posting) from the date it is posted, even if it is undelivered or returned;
 - (iii) at the time the facsimile transmission is completed;
 - (iv) at the time the electronic mailing is completed;
 - (v) at the time the sending by short message system (SMS) is completed;
 - (vi) at the time of posting on the Bank's website; or
 - (vii) at the time the statement of account is deemed to have been received by the Accountholder.
- (c) To the fullest extent permitted by law, the Bank will not be responsible for what may happen to notices or, communications after they are sent, for example if any notice or communication is delayed, intercepted, lost, fails to reach or is disclosed to any one during transit.
- (d) The Bank also reserves the right to serve on the Accountholder any notice in connection with the Account and / or the Bonds by advertisement in any one daily newspaper and such notice will be deemed to have been served on the Accountholder on the day the advertisement appears in the newspaper regardless of whether the Accountholder has actually seen the advertisement.
- (e) Changes in contact details:-
- (i) The Accountholder agree to notify the Bank in writing immediately on any changes of the Account holder's correspondence / mailing or residential address and Account holder contact information ("Information").
 - (ii) If the Accountholder does not inform the Bank of any change in the information, the Accountholder agrees that the Bank may rely on:
 - (ii-i) any address and / or contact information stated in the application form for opening the Account or as reflected in Bank records; or
 - (ii-ii) any address and / or contact information that the Bank obtains from any communication purportedly issued by the Accountholder to the Bank or last known to the Bank.
- (f) Any failure by the Accountholder to notify Bank of a change in the Information resulting in the delay or the non-delivery of any Statement of Account, correspondence and / or notice will not prejudice Bank rights and entitlements under these Terms and Conditions.

29. SERVICE OF LEGAL PROCESS

- (a) In addition to and not in substitution of any mode of service that may be permitted or prescribed by any written law in force for the time being, any service of Legal Process by or on behalf of the Bank can be effected on the Accountholder:

- (i) if the Accountholder is an individual, by leaving a copy at the address as stated in the application form for opening the Account or in any communication purportedly issued by the Accountholder to the Bank or last known to the Bank and it shall be deemed to have been duly received by the Accountholder on the day it was left at the address; or
- (ii) if the Accountholder is a partnership or company or trust by leaving a copy at the address as stated in the application form for opening the Account or in any communication purportedly issued by the Accountholder to the Bank or last known to the Bank or the Accountholder's last known place of business or registered or principal office address and it shall be deemed to have been duly received by the Accountholder on the day it was left at the address; or
- (iii) by sending a copy via prepaid registered or ordinary post to the address as stated in the application form for opening the Account or in any communication purportedly issued by the Accountholder to the Bank or last known to the Bank or the Accountholder's last known place of business or registered or principal office address and it shall be deemed to have been duly received by the Accountholder on the third (3rd) day (including the day of posting) from the date it is posted, even if it is undelivered or returned.

30. AGENT FOR SERVICE OF LEGAL PROCESS

- (a) If the Accountholder resides outside Malaysia (for individuals) or primarily conduct its business outside Malaysia (for companies or trust or partnership), the Accountholder is required at all times to maintain a Process Service Agent in Malaysia to accept service of all Legal Process on behalf of the Accountholder arising out of or connected to the Account and/or the Bonds.
- (b) The Accountholder shall not revoke the authority of the Process Service Agent without appointing a new Process Service Agent and notifying the Bank in writing of such appointment and promptly delivering a copy of the acceptance by the new Process Service Agent of its appointment.
- (c) If for any reason whatsoever the Process Service Agent no longer serves as the Accountholder's Process Service Agent, the Accountholder shall be required to immediately appoint another Process Service Agent and notifying the Bank in writing of such appointment and promptly delivering a copy of the acceptance by the new Process Service Agent of its appointment.
- (d) Service on the Process Service Agent shall be effected in the same manner specified in clause 29.

31. TERMS AND CONDITIONS GOVERNING UOB PHONE BANKING SERVICES

In addition to these Terms and Conditions, if the Accountholder request for the Bank services through UOB Phone Banking Service, the Terms and Conditions Governing UOB Phone Banking Services will apply in addition to and not in substitution for any terms and conditions contained in these Terms and Conditions. The Accountholder can view the Terms and Conditions Governing UOB Phone Banking Services at www.uob.com.my.

32. INFORMATION REQUEST

- (a) The Accountholder must provide and disclose to the Bank within such time prescribed by the Bank, any information, statements and explanations relating to the Account and the Bond which the Bank deemed necessary in order to:-
- (i) comply with the laws or sanctions of Malaysia or any other country (including but not limited those relating to anti-money laundering or antiterrorism); and / or
 - (ii) manage money-laundering risk or terrorism-financing risk or economic and trade sanctions risk.
- (b) Pending the Bank's receipt of the information from the Accountholder and until the Bank has verified the information to the Bank's satisfaction, the Bank is not obliged to proceed with any transactions or instructions in relation to the Account and / or the Bonds.
- (c) The Accountholder declares and undertakes to the Bank that the processing of any transactions or instructions will not breach any laws or sanctions in Malaysia or any other country. The Bank will not be liable for any loss arising from any delay or failure to process any transactions or instructions due to inadequate information and documentation provided by the Accountholder.

33. NO SET-OFF OR COUNTERCLAIM

Until all monies owing are paid or discharged in full, the Accountholder shall not be entitled, by paying off any sum recoverable by the Bank or by any means or on any other ground, claim any set-off or counterclaim against the Bank in respect of any of the Bank's liability to the Accountholder. The Accountholder agrees that nothing in the arrangements between the Bank shall be treated as constituting an implied agreement restricting or negating any lien, charge pledge, right or set-off or other right which the Bank has existing or implied by law.

34. SUCCESSOR BOUND

These Terms and Conditions shall be binding on your heirs, personal representatives and successors-in-title and our successors-in-title and assigns.

35. CHANGE IN CONSTITUTION

These terms and conditions shall continue to be valid and binding for all purposes, despite a change in our or your constitution, if a corporation, by amalgamation, consolidation, reconstruction, merger or otherwise, and if an individual, by death.

36. ASSIGNMENT AND PLEDGE

- (a) These Terms and Conditions governing Bond Investment Account are binding and ensure to the bank benefit and you and your respective successors in title and permitted assigns. These Terms and Conditions shall continue to be binding on you regardless of:-
- (i) any change in the Bank's name or constitution; or
 - (ii) the Bank's consolidation or amalgamation into or with any other entity, and in such event such entity shall thereupon substitute the Bank in relation to these Terms and

Conditions and these Terms and Conditions shall continue to be in force as between the Accountholder and such entity.

- (b) The Accountholder shall not, without the Bank's prior written approval, in any way assign, charge, transfer, pledge or charge any Bonds or the Account to any third party whether by security or otherwise your rights and obligations under these Terms and Conditions.

37. WAIVERS AND REMEDIES

- (a) The Bank may waive compliance by the Accountholder of any of these Terms and Conditions and the terms and conditions mentioned in the Bond Document.
- (b) No failure to exercise or no delay or omission on the Bank's part in exercising or enforcing any right, remedy, power or privilege under these Terms and Conditions nor any indulgence or concession extended to the Accountholder shall affect or operate as a waiver of the Bank's rights, remedies, power or privilege at any future date.
- (c) Any single or partial exercise or enforcement of any such right, remedy, power or privilege shall not preclude any other or further exercise or enforcement or the exercise of any of the Bank's other right, remedy, power or privilege. The rights, remedies, powers and privileges provided in these Terms and Conditions and the terms and conditions mentioned in the Bond Document are cumulative and not exclusive of any rights, remedies, powers or privileges provided by law.

38. SEVERABILITY

The invalidity or unenforceability of any the provisions in these Terms and Conditions will not affect the underlying intent of these Terms and Conditions, and the invalid or unenforceable provision will be severable, and will not affect the validity or enforceability of the other terms and provisions, which will remain in full force and effect.

39. PRESERVATION OF RIGHTS AND ENTITLEMENT

Bank's rights and entitlements under these Terms and Conditions will remain in full force and effect, and will survive any cancellation, revocation or suspension of the use of the Account.

40. GOVERNING LAW

- (a) These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia, and the Accountholder agrees to:-
 - (i) submit to the non-exclusive jurisdiction of the Courts of Malaysia;
 - (ii) waive any objection on the ground of venue, jurisdiction or similar ground; and
 - (iii) consent to service of process by registered or ordinary mail or in any other manner permitted by these terms and conditions and / or any relevant laws.

41. FILING A COMPLAINT

- (a) If there are any issues that the Accountholder may wish to put forward to the Bank or lodge as a complaint, the Accountholder may write in to :-

**Customer Communications Management
P.O.Box 11212
50738 Kuala Lumpur**

- (b) Alternatively, the Accountholder may also contact the above party via email at uobcustomerservice@uob.com.my.
- (c) Visit the Bank's corporate website at www.uob.com.my for further details on how to lodge a complaint.