

[Name of Depositor]

[Address]

Date:

CIMB ISLAMIC BANK BERHAD

Branch :

Dear Sirs,

**Re: Memorandum of Charge Over Account dated [] (“Charge Over Account”)
Depositor:
Fixed Return Income Account-i(FRIA-i) of RMXXX (A/c No. :) Maintained
with CIMB Islamic Bank Berhad**

I/We refer to the Charge Over Account between the Depositor and CIMB BANK BERHAD (Company No. 13491-P) (“CIMB Bank”).

I/We give notice to you that pursuant to the Charge Over Account, I/we have charged our rights, title and interest over **Fixed Return Income Account-i (A/c No. :)** to CIMB Bank. As such, I/we irrevocably authorize and instruct you that, notwithstanding any previous written directions from me/us to the contrary and notwithstanding that I/we may in the meantime personally exercise any of the powers in question, you will treat and consider CIMB Bank as fully empowered by me/us and to act on my/our behalf and for my/our account or accounts in my/our name(s) which has been charged to CIMB Bank.

Without limiting the foregoing, CIMB Bank shall be authorized to: -

- (a) operate such account(s) of mine/ours with you that has been charged to CIMB Bank;
- (b) give instructions on remittances or any money to be dealt with in the said account(s);
- (c) give, vary or revoke instructions to you with regards to the purchase of or sale of or other dealings in securities or documents or any monies in respect of the said account(s);
- (d) withdraw any or all money in the said account(s) or deliver, dispose of or deal with any securities, deeds, documents or other property whatsoever from time to time in your possession for any of the said account(s);
- (e) request for any information regarding my/our said account(s) as it may require and to receive my/our statement of account on demand, and generally in all dealings and transactions between me/us and you.

This irrevocable authority shall not be capable of revocation without the written consent of CIMB Bank addressed to you and unless so revoked, shall be binding on my/our estate, heirs, personal representatives, permitted assigns and/or successors in title as the case may be.

I/We confirm that you are to be under no obligation to ascertain or to inquire into the purpose for which any of the above powers is exercised.

Kindly acknowledge receipt of this mandate letter and your acceptance of the irrevocable authorization and instructions contained herein directly to CIMB Bank in the format provided in the duplicate copy of this letter.

Yours faithfully,
*for an on behalf of [Name of *Depositor*]

Name:
NRIC No.:
*Position:

c.c. **CIMB BANK BERHAD** (Company No. 13491-P)

* if Depositor is a company

ACKNOWLEDGEMENT

We, CIMB Islamic Bank Berhad(Company No: 671380-H) hereby acknowledge receipt of this letter and agree to act on the mandate stated in the above letter and accept that the irrevocable authorization and instructions therein cannot be revoked without us receiving **CIMB BANK BERHAD's** (Company No. 13491-P) written instructions addressed to us.

Yours faithfully,
For and on behalf of
CIMB Islamic Bank Berhad

Name:
Position:
Date:

c.c. [Depositor]