

## Important Notice Dated 28 July 2020

### NOTICE OF AMENDMENTS TO THE TERMS AND CONDITIONS GOVERNING THE OPERATION OF THE UNIT TRUST ACCOUNT AND CUSTODIAL SERVICES FOR CIMB BANK AND CIMB ISLAMIC BANK

Dear Valued Customers,

We hereby give 21 days' notice that the terms and condition governing the operation of the Unit Trust account and custodial services for CIMB Bank and CIMB Islamic Bank have been revised for easier understanding and to include additional declarations. This revision shall take effect on **19 August 2020**.

For ease of reference, we set out a tabulation of the revised clauses as follows:

#### 1) CIMB BANK BERHAD'S TERMS AND CONDITIONS GOVERNING THE OPERATION OF THE UNIT TRUST ACCOUNT AND CUSTODIAL SERVICES

NO	CHANGES	EXISTING CLAUSE	NEW/REVISED CLAUSE
1.	<b>Revision of Definition and Interpretation</b>	<p>18.1 In these terms and conditions:-</p> <p>"Account" means the unit trust account opened by the Customer with CIMB.</p> <p>"ATM" means any automated teller machine of CIMB and "ATM's" shall be construed accordingly.</p> <p>"Card" means and includes credit card, access card, ATM card and any credit token whether such card or token be in the form of plastic card or eprom card or chip-in-card or optical memory card or any other type of card.</p> <p>"CIMB" means CIMB BANK BERHAD (Company No. 13491-P) a licensed bank incorporated in Malaysia under the Companies Act, 1965 and includes its successors in title and assigns.</p> <p>"Customer" means any company, person or persons (jointly and severally where there are more than one) who have applied to open a Account for the holding, subscribing, switching, transferring or redeeming Units on these terms and conditions and also includes the Customer's estate, personal or legal representatives and permitted assigns.</p>	<p>1.1 In these terms and conditions, the following terms shall have the meaning as stated :-</p> <p><b>Account</b> means the unit trust account opened by Customer with CIMB.</p> <p><b>ATM</b> means any automated teller machine of CIMB.</p> <p><b>Card</b> means and includes credit card, access card, debit card and any credit token whether such card or token is in the form of a card.</p> <p><b>CASA or CASA-i</b> refers to a current account or savings account opened by Customer and maintained with CIMB or CIMB Islamic Bank Berhad.</p> <p><b>CIMB Islamic</b> means CIMB Islamic Bank Berhad (Registration No. 2004 0103 2872 (671380-H)), a licensed bank incorporated in Malaysia under the Companies Act, 2016 and includes its successors in title and assigns.</p> <p><b>Custodial Services</b> means the services that CIMB Islamic provides to a Customer for subscribing/purchasing, holding, switching, transferring or redeeming Units in any Shariah compliant Fund which are</p>

	<p>"Dealing Day" means in respect of the relevant Fund a day on which dealings take place of Units in the Fund.</p> <p>"Electronic Services" includes when available, the services provided by CIMB for the use of the Card at any ATM or terminal or any counter of any branch of CIMB, any banking service provided by telephone, any Internet Banking Service and any other electronic facilities including any card and any electronic computerised or telecommunication devices or modes of opening accounts in Malaysia or elsewhere each individually or collectively and a reference to the aforesaid services severally and also the relevant services where the context requires.</p> <p>"Fund" means any unit trust, investment fund, mutual fund or any other collective investment scheme authorised by the Companies Commission of Malaysia and Securities Commission and distributed by or made available through CIMB under these terms and conditions.</p> <p>"Internet" means the ubiquitous global network of computers, telecommunication and software which facilitates communications, electronic or otherwise between person(s) and machines.</p> <p>"Internet Application" means the application for Units by means of Internet or other electronic means of communication via computers.</p> <p>"Manager" means and includes the manager, issuer, representative or agent or investment manager of any Fund.</p> <p>"Prospectus" in relation to any Fund means the most recently published version from time to time of the prospectus as required by law.</p>	<p>beneficially owned by the Customer and held by CIMB as nominee for the Customer.</p> <p><b>Customer</b> means any company, person or persons (jointly and severally where there are more than one) who have applied to open and maintain an Account for holding, subscribing, switching, transferring or redeeming Units on these terms and conditions and also includes the Customer's estate, personal or legal representatives and permitted assigns.</p> <p><b>Dealing Day</b> means a day on which dealings take place in respect of the Units.</p> <p><b>Electronic Services</b> includes when available, the services provided by CIMB for the use of the Card at any ATM or terminal or any counter of any branch of CIMB, any banking service provided by telephone, any Internet Banking Service and any other electronic facilities including any card and any electronic computerised or telecommunication devices or modes of opening accounts in Malaysia.</p> <p><b>Fund</b> means any conventional unit trust or Islamic/Shariah compliant unit trust, investment fund, mutual fund or any other collective investment scheme authorised by the Securities Commission Malaysia and distributed by or made available through CIMB under these terms and conditions.</p> <p><b>Fund Manager</b> means the manager, issuer, representative or agent or investment manager of any Fund.</p> <p><b>Internet</b> means the ubiquitous global network of computers, telecommunication and software which facilitates communications, electronic or otherwise between person(s) and machines.</p> <p>Internet Application</p>
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<p><b>2.</b></p>	<p><b>Removal of Provisions of Investment Services Clauses and Addition of General Clauses</b></p>	<p>1.1 CIMB BANK BERHAD (Company No. 13491-P), a licensed bank incorporated in Malaysia under the Companies Act, 1965 and having its registered office at Level 13, Menara CIMB, Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur (hereinafter referred to as "CIMB") may at its sole and absolute discretion, provide the custodial services set out in Clause 4 (hereinafter referred to as "Custodial Services") to the Customer desirous of holding, subscribing, switching, transferring or redeeming of Units in any Fund. CIMB may from time to time agree with the Customer to act on the instructions of the Customer for holding, subscription, switching, transfer or redemption of Units, the processing of such transactions and the provision of the Custodial Services.</p> <p>1.2 The Customer confirms, warrants and declares to CIMB that the Customer shall be bound by the terms and conditions hereincontained in connection with the provision of Custodial Services and/or the acquisition and/or sale of any Units by the Customer.</p> <p>1.3 Any application for the holding, subscription, switching, transfer or redemption of Units may be made by completing and signing CIMB's relevant form(s) or in any other manner as CIMB may make available to the Customer for holding, subscription, switching, transfer or redemption of Units such as applications by use of Electronic Services or Internet applications provided the relevant legal requirements and any other condition imposed by CIMB from time to time are complied with.</p> <p>1.4 CIMB will make available to the Customer the most recently published editions of Prospectus issued by or relating to one or more Fund and other</p>	<p>2.1 CIMB provides the Custodial Services for the Customer and accordingly, will act on the instructions of the Customer for the subscription/purchase, switching, transfer or redemption of Units in any Fund.</p> <p>2.2 The Customer confirms and agrees that these terms and conditions govern the operation of the Customer's Unit Trust Account and that Customer shall be bound by it.</p> <p>2.3 Applications for the subscription, switching, transfer or redemption of Units must be made by completing and submitting the relevant form(s) at a CIMB branch or via Electronic Services, Internet Applications or any other channel provided by CIMB, and will be only be processed if it is completed and all other conditions satisfied.</p> <p>2.4 CIMB will make the Materials available to Customers. Customers are automatically enrolled to receive electronic communications and the Materials issued in relation to the Funds will be furnished to Customers via hyperlinks (if available) or in hard copy (if not available on hyperlink). If Customers would like to view a hard copy of the updates or reports, they must submit a request at a CIMB branch at no cost.</p> <p>2.5 The Customer acknowledges and agrees that as the Materials are issued by the respective Fund Managers, CIMB shall bear no liability or responsibility whatsoever for any error, misstatement, omission, completeness or accuracy in any of the Materials.</p> <p>2.6 Customers are required to have an active CASA or CASA-i in order to open and maintain an Account. If the Customer's CASA or CASA-i is inactive, the Customer is required to activate the CASA or CASA-i. If the Customer does not have an existing</p>
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<p><b>3.</b></p>	<p><b>Revision of Instructions for Subscription, Switching, Transfer or Redemption of Unit Trusts Clauses</b></p>	<p>2.1 CIMB will on behalf of the Customer (whose identity will not be disclosed to the Managers of the Fund) place orders or send requests for holding, subscription, switching, transfer or redemption of Units for the Customer upon receipt of duly completed relevant application and payment (of cleared funds) from the Customer in relation to holdings, subscriptions, switchings, transfers or redemption of Units by Customers.</p> <p>2.2 Applications for holdings, subscriptions, switchings, transfers or redemptions of Units by Customers may be aggregated and consolidated either daily or from time to time by CIMB and such orders or requests will be placed or sent by CIMB to the relevant Manager of the Fund.</p> <p>2.3 When CIMB has placed an order (consolidated or otherwise) for the subscriptions of Units or for switching of Units with the relevant Manager of the Fund the Manager of the Fund will issue the relevant Units to and register the Units in the name of CIMB. The Units so issued will be allotted or allocated among the relevant applicants in any order or manner as CIMB determines.</p>	<p>3.1 The price or value of Units are determined by the respective Fund Managers and it may vary on any Dealing Day. Therefore, any price or value in respect of any Unit given by CIMB to Customer is indicative only.</p> <p>3.2 There is a cut-off time for submission of applications on any given day.</p> <p>3.3 Instructions given by Customer to CIMB prior to the cut-off time on any Dealing Day will be carried out on the same day provided the necessary payment(s) instructions can also be carried out prior to the cut-off time. Instructions given by Customer to CIMB after the cut-off time on any Dealing Day will be carried out on the next Dealing Day, and also only if the necessary payment(s) instructions can be carried out by CIMB.</p> <p>3.4 Customer agrees that CIMB may aggregate all its Customers' instructions on a Dealing Day and place a consolidated order with the relevant Fund Manager on a daily or other periodic basis.</p> <p>3.5 Where CIMB has placed an order (consolidated or otherwise) for the subscription of Units or for switching of Units with the relevant Fund Manager, the</p>

		<p>2.4 Payment of the subscriptions monies and/or all monies required for holdings, subscriptions, switchings, transfers or redemptions, and/or any fees, costs or any other expenses which the Customer is liable to pay under these terms and conditions, shall be made in available and freely transferable cleared funds.</p> <p>2.5 Where the Customer makes payment by cheque or cashier's order or bank draft or any other negotiable instrument, the date of payment shall be the date when such instrument is cleared and full payment is finally received by CIMB, except in those cases where CIMB determines that the date of payment is or shall be the date in which such instruments are delivered to CIMB and deems the fund to be in freely transferable cleared funds.</p> <p>2.6 Where the Customer makes payment by cheque or cashier's order or bank draft or any other negotiable instrument and the drawee of such instrument refuses to pay, the Customer undertakes to make good the payment and pay expenses incurred thereon. If CIMB has already deemed the fund to be in freely transferable cleared funds and placed the order, the Customer irrevocably authorises CIMB to sell the Units back to the Fund or Manager and also undertakes to pay CIMB the shortfall (if any) and all expenses and losses (if any) incurred or suffered by CIMB in selling the Units back to the Fund or the Manager of such Fund.</p> <p>2.7 Where the Customer agrees to make payment by way of direct debit of the Customer's account with CIMB, CIMB is irrevocably authorized without further instructions from the Customer to debit against the Customer's account all monies required for holdings,</p>	<p>Fund Manager will issue the relevant Units to, and register the Units in the name of CIMB. The Units so issued will be allotted or allocated among the Customers who subscribed for the relevant Units in CIMB's records.</p> <p>3.6 As the Units are registered in the name of CIMB, insurance/takaful coverage that may be provided by the Fund Manager is NOT applicable and will not be provided to Customers.</p> <p>3.7 When Customer gives instructions to CIMB, Customer must also specify the CASA or CASA-i that is to be debited or credited. Customer agrees and acknowledges that any money withdrawn from the CASA or CASA-i to subscribe for or purchase the Units are not protected by PIDM.</p> <p>3.8 If payment is to be made by Customer, Customer must have sufficient funds in the said CASA or CASA-i. If there are insufficient funds in the relevant CASA or CASA-i, CIMB shall be entitled to reject or refuse to carry out the Customer's instructions. However, if CIMB has carried out the Customer's instruction(s) resulting in an overdrawn amount in the CASA or CASA-i, Customer agrees that CIMB is entitled to impose interest and/or other charges on the overdrawn amount(s) in accordance with the CASA or CASA-i terms and conditions; and that CIMB may sell or cause to be sold the Units beneficially owned by the Customer and use, transfer or set-off the proceeds from such sale to pay for or settle the overdrawn amount due to CIMB.</p> <p>3.9 If Customer makes payment by cheque or cashier's order or bank draft or any other negotiable instrument into the CASA or CASA-i intending to utilize it for payment of the Units, Customer agrees that CIMB will not be able to process the payment</p>
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	<p>subscriptions, switchings, transfers or redemptions, and/or fees and expenses payable by the Customer. The Customer undertakes to maintain or make arrangement with CIMB to have at all times sufficient funds for making such payments or debits. Should there be insufficient funds in the relevant account of the Customer for making such payments or debits, CIMB shall be entitled to reject or refuse to carry out the Customer's instructions. CIMB is entitled to impose interests and charges at their usual rates and in accordance with the standard practice, on such overdrawn accounts until full payment. CIMB may sell or cause to be sold the Units owned beneficially by the Customer and set off or transfer funds from other accounts maintained by the Customer with CIMB in settlement of such debts owing to CIMB.</p> <p>2.8 Redemption proceeds received by CIMB will be paid or credited in the manner specified in the application. The redemption proceeds will be net of any fees, charges or expenses incurred in connection with the redemption. CIMB is not obliged to ascertain the adequacy of the redemption monies received.</p> <p>2.9 Any payment made by CIMB pursuant to any instructions signed or made or purporting to be signed or made by the Customer or the Customer's authorised signatory shall be a complete discharge and will absolve CIMB from any liability to the Customer or to any other party.</p> <p>2.10 Subscription or redemption orders or switching or transfer instructions specified in any application received from the Customer by CIMB on any Dealing Day before the cut-off time specified or determined by CIMB at its discretion, may at CIMB's sole discretion be consolidated with other applications (if</p>	<p>instructions until the value for such funds have been received in full by CIMB. If CIMB makes any payment for any Unit Trust in good faith believing that the funds are freely transferable cleared funds but such instrument is not honoured, then the Customer irrevocably authorises CIMB to (i) sell the Units back to the Fund Manager, and (ii) debit the same CASA or CASA-i to pay for the shortfall and all expenses and losses (as applicable) incurred or suffered by CIMB as a result of selling the Units back to the Fund Manager.</p> <p>3.10 Any instructions carried out by CIMB or payment made by CIMB pursuant to any instructions given or purported to be given by Customer or Customer's authorised signatory will absolve CIMB from any liability to Customer or any other party.</p> <p>3.11 Where any payment is made in foreign currency in respect of subscription or redemption of Units, CIMB shall be entitled to charge, retain or deduct a commission, bank charges, collection charges and other costs and expenses where payment is to be made by Customer to CIMB, or from CIMB to Customer.</p> <p>3.12 If Customer instructs or requires a switching of Units, CIMB will only subscribe for the Units required by Customer after redemption of the relevant Units has been completed and confirmed.</p> <p>3.13 Redemption proceeds received by CIMB will be paid or credited to Customer's CASA or CASA-i as specified by Customer in the application. The redemption proceeds will be net of any fees, charges or expenses incurred in connection with the redemption. CIMB is not obliged to ascertain the adequacy of the redemption monies received.</p> <p>3.14 All investment principal amounts, coupons, interest or returns will be paid to</p>
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	<p>any) and CIMB will use all reasonable endeavours to place an aggregated and consolidated order or request to the relevant Manager of the Fund on the same Dealing Day if payment in respect of the application is received in freely transferable cleared funds on that Dealing Day before the relevant cut-off time or the time of payment determined by CIMB as being before the relevant cut-off time. If such order or request is not or cannot be carried out on the same Dealing Day for any reason CIMB shall be entitled to place or to carry out such order and request on the next Dealing Day or the date when the payment is cleared (whichever is later) and any such transaction shall be binding on the Customer. Applications received after the specified cut-off time shall be deemed to be an application received by CIMB on the next Dealing Day and the above conditions will apply.</p> <p>2.11 Where any payment is made by the Customer to CIMB in respect of any subscription, switching or transfer of Units in a currency other than the currency in which the Fund is denominated, CIMB shall be entitled to convert the currency in which payment is made to CIMB to the currency in which the Fund is denominated to make the necessary payment for the transaction at the rate of exchange determined by CIMB at its discretion.</p> <p>2.12 Where any payment is made by CIMB to the Customer in respect of redemption of Units in a currency other than the currency in which the Fund is denominated, CIMB shall be entitled to convert the currency in which the Fund is denominated to the currency in which payment is made by CIMB to the Customer in respect of the transaction at the rate of exchange determined by CIMB at its discretion.</p>	<p>Customer and the mode of payment shall be determined by CIMB.</p> <p>3.15 The Customer will receive a transaction confirmation from CIMB in respect of any subscription, switching, transfer or redemption of Units carried out by CIMB for the Customer.</p> <p>3.16 Customer agrees and acknowledges that a Fund Manager is not obliged to accept, or may only act in part on a subscription or redemption order received. In such circumstances, CIMB and its agents and/or nominees shall not be liable or responsible for any action or rejection by any Fund Manager, or for any losses including but not limited to any loss of investment opportunity which the Customer may suffer or incur as a result of a refusal to accept or delay in accepting or partial action by the Fund Manager on such subscription or redemption of Units.</p> <p>3.17 Dividends declared by any Fund Manager will automatically be reinvested in the relevant Fund unless provided otherwise in any regulations or guidelines issued by the authorities in which case CIMB will pay such dividends to the Customer</p>
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2.13 Where any payment is made in foreign currency notes in respect of any subscription or redemption of Units, CIMB shall be entitled to charge, retain or deduct a commission. CIMB shall be entitled to charge, retain or deduct bank charges, collection charges, commission and other costs and expenses where any payment is made by the Customer to CIMB.

2.14 The Customer will receive a transaction statement from CIMB in respect of any holding, subscription, switching, transfer or redemption of Units issued to or switched by or to, or transferred by or to or redeemed by CIMB for the Customer.

2.15 Unless provided otherwise in any laws, regulations, guidelines or directives issued by any authorities in relation to any matters herein, including but not limited to payment or treatment of dividends declared by any Manager of the Fund, will automatically be reinvested in the relevant Fund from which dividend is received and CIMB has an absolute discretion whether to reinvest or to pay the dividend to the Customer.

2.16 Where the Customer instructs or requires a switching of Units, CIMB will subscribe for Units required by the Customer only after the confirmation and completion of the redemption of the relevant existing Units which are being switched.

2.17 The Customer acknowledges that any Manager of the Fund which receives the subscription or redemption order from CIMB is not obliged to accept the order in part or whole. CIMB shall not be liable or responsible for any action or rejection on the part of any Manager of the Fund in respect of any subscription or

		<p>redemption order. CIMB and its agents and nominees shall have no responsibility or liability for ensuring that the relevant Manager of the Fund allots the Units or for any losses including any loss of investment opportunity which the Customer may suffer or incur as a result of any refusal to accept or delay in accepting such subscription or redemption order from the Manager or the Fund.</p> <p>2.18 CIMB may appoint agents or sub-agents for such purposes or functions as CIMB may think fit.</p> <p>2.19 Insurance/Takaful coverage in the Prospectus, if any, is NOT applicable.</p>	
<p><b>4.</b></p>	<p><b>Revision of Periodical Payment Instructions (“PPI”) Clauses</b></p>	<p>3.1 The Customer may apply for the establishment of plan to purchase Fund periodically by filling up CIMB's "Periodical Payment Instruction" form.</p> <p>3.2 Pursuant to the terms and conditions governing the PPI the Customer shall make monthly payments of a minimum sum which may be equal to or higher than the amount prescribed by the Manager of the relevant Fund regarding any periodic investment scheme.</p> <p>3.3 Payment for subscription of Units by way of the PPI will be debited from the Customer's Bank account as authorised in the "Periodical Payment Instruction" form on a specific day of any month ("Debit Day") determined by CIMB. Where the Debit Day is a holiday, the account will be debited the next day on which CIMB is open for business.</p> <p>3.4 Where any payment is made by the Customer to CIMB for subscription of Units by way of the PPI in a currency other than the currency in which the Fund is denominated, CIMB shall be entitled to convert the currency in which payment is made to CIMB to the currency in which the Fund is denominated to</p>	<p>4.1 Customer may apply to purchase Units in any Fund periodically by completing and submitting to CIMB a "Periodical Payment Application" form or PPI form, subject to the terms and conditions stated therein. The periodic payments may be a sum equal to or higher than the amount prescribed by the Fund Manager.</p> <p>4.2 The periodic payments for subscription of Units will be debited from the CASA or CASA-i as specified by Customer in the PPI form. If any specified day for debiting falls on a public holiday, then the CASA or CASA-i will be debited on the next banking day.</p> <p>4.3 The time period for the periodic payments shall be as specified by Customer in the PPI form. If the time period is not specified in the PPI form, then Customer must complete a “Standing Instruction Termination” form to have the periodic payments cease.</p> <p>4.4 CIMB shall not be liable for any loss or damage suffered by Customer by reason of or connected with the instructions given or made by Customer under the PPI or any transactions in relation thereto unless</p>

		<p>make the necessary payment for the subscription at the rate of exchange determined by CIMB at its discretion.</p> <p>3.5 The period of the plan established to purchase investments by PPI, any notice of termination required in respect thereof and any other matter pertaining to PPI transactions shall be as stated in CIMB's "Periodical Payment Instruction" form and subject to the terms and conditions contained in CIMB's "Periodical Payment Instruction" form.</p> <p>3.6 CIMB shall not be liable for any loss or damage suffered by the Customer by reason of or connected with the instructions given or made by the Customer or CIMB under the PPI or any transactions in relation thereto or anything done or omitted by CIMB in relation thereto.</p>	<p>caused directly by CIMB's gross negligence or wilful default.</p>
<p><b>5.</b></p>	<p><b>Revision of Custody of Units or Funds Investments Clauses</b></p>	<p>4.1 CIMB shall hold Units or investments in any Fund beneficially owned by the Customer as nominee for the Customer.</p> <p>4.2 CIMB shall not be obliged to send to the Customer any documents such as notices, proxies, circulars, rights etc or notify the Customer of the same or the receipt of the same.</p> <p>4.3 CIMB shall not be under any duty or obligation to attend (or cause its agents and nominees to attend) any meetings or to vote (or cause its agents and nominees to vote) on any matters relating to any Fund except in accordance with the specific written instructions signed by the Customer and agreed to by CIMB and subject to such terms and conditions which CIMB may in its sole and absolute discretion impose.</p> <p>4.4 CIMB shall be entitled, at its sole and absolute discretion and from time to time, to transfer any Units or investments in any Fund held by it for and on behalf of</p>	<p>5.1 Customer acknowledges that CIMB may be appointed by Fund Managers to market and distribute the Units upon such terms and conditions as CIMB may agree with the Fund Managers. Customer also acknowledges that CIMB will receive commission, fees or discounts from the Fund Managers for the sale or issue of Units, or other dealings in respect of the Unit Trusts, and agrees that CIMB may retain for its own benefit and without any obligation to account to Customer such commission, fees or discount.</p> <p>5.2 CIMB shall hold Units in any Fund beneficially owned by the Customer as nominee for the Customer.</p> <p>5.3 CIMB shall send to the Customer any documents such as notices, proxies, circulars, rights etc or notify the Customer of the same.</p>

		<p>the Customer to any third party which CIMB may wish to appoint as a custodian of such Units or such investments in any Fund, provided that notice of the said transfer is displayed at CIMB or being sent by CIMB to the Customer or is advertised or is given by CIMB to the Customer through any other mode CIMB deems fit. In the event a custodian is so appointed, such custodian shall be entitled to exercise all the rights and powers and accorded all protections and indemnities which CIMB is vested with pursuant to the terms and conditions herein.</p> <p>4.5 All investment principals, coupons, interest or returns will be paid solely to the registered name of the principal only and the mode of payment shall be determined by CIMB.</p>	<p>5.4 CIMB shall not be under any duty or obligation to attend (or cause its agents and nominees to attend) any meetings or to vote (or cause its agents and nominees to vote) on any matters relating to any Fund.</p> <p>5.5 CIMB shall, at its discretion and from time to time, transfer any Units in any Fund held by it for and on behalf of the Customer to any third party which CIMB may wish to appoint as a custodian of such Units and CIMB will give written notice to Customer of the same. In the event a custodian is appointed, the custodian shall be entitled to exercise all the rights and powers and accorded all protections and indemnities which CIMB is vested with pursuant to the terms and conditions herein.</p>
<b>6.</b>	<b>Revision of Indemnity Clause</b>	<p>5.1 The Customer shall indemnify and keep CIMB indemnified from and against and in respect of all liabilities, losses, charges, expenses (including legal fees and costs on a full indemnity basis), claims, demands, actions and proceedings whatsoever which may be taken against or incurred or sustained by CIMB directly or indirectly from or by reason of or in relation to or arising from or in connection with the holding, subscription, switching, transfer or redemption of Units or the custody of Units or any orders, requests, instructions or transactions made or purported to be made by the Customer or any use or purported use by the Customer of the Custodial Services and the Customer shall pay and reimburse the same on demand at any time and from time to time.</p>	<p>15.1 The Customer agrees to fully indemnify and keep CIMB indemnified from and against all liabilities, losses, charges, expenses (including legal fees and costs on a full indemnity basis), claims, demands, actions and proceedings whatsoever which may be taken against or incurred or sustained by CIMB directly or indirectly from or by reason of or in relation to or arising from or in connection with the holding, subscription, switching, transfer or redemption of Units or the custody of Units or any orders, requests, instructions or transactions made or purported to be made by the Customer and the Customer shall pay and reimburse the same on demand at any time and from time to time unless the Customer can prove that these liabilities, losses, charges, expenses, claims, demands, actions and proceedings are caused by the gross negligence and or willful default of the Bank.</p>
<b>7.</b>	<b>Revision of Risks Clauses</b>	<p>6.1 The Funds are not bank deposits and are not endorsed or guaranteed by and do not constitute obligations of CIMB or any of its affiliates or subsidiaries. The</p>	<p>6.1 The Funds are not bank deposits and are not endorsed or guaranteed by and do not constitute obligations of CIMB or any of its affiliates or subsidiaries. Customer</p>

	<p>Funds are subject to investment risks and market risks, including possible loss of the principal amount invested. The Customer represents and warrants that the Customer understands and is fully aware of the risks involved in investing in Units and in the Fund and that the Customer will obtain from either CIMB or the relevant Manager of the Fund up-to-date versions of the Prospectuses or any materials supplied by the relevant Manager of the Fund that might exist on the date of the transaction and the date of the instructions given by the Customer to CIMB. The Customer acknowledges and agrees that CIMB shall have no liability or responsibility whatsoever to the Customer for any error, misstatement or omission in any Prospectus or materials prepared by or issued by any Manager of the Fund.</p> <p>6.2 CIMB accepts no responsibility and liability to the Customer for giving any recommendation to the Customer as to whether to invest or not to invest in any Fund or in connection with the performance of the Fund. The past performance of any Fund is not a guarantee of its future performance and the value of any Fund or the dividends from them, if any is declared, may go down as well as up. The Customer acknowledges the desirability of seeking independent financial or professional advice with respect to any dealing in Units or Fund or investments or investment opportunities. The Customer acknowledges that any dealings in the Fund or Units is solely and exclusively at the Customer's own risk based on the Customer's own judgment and after the Customer's own independent appraisal and investigation into the risks associated with such dealings or otherwise. Nothing in CIMB's brochures, marketing materials or investment reports will be construed as investment advice or recommendation</p>	<p>agrees and acknowledges that the Units are not protected by PIDM.</p> <p>6.2 The Funds are subject to investment risks and market risks, including but not limited to possible loss of the principal amount invested.</p> <p>6.3 The past performance of any Fund is not an indication of its future performance and the value of any Fund or the dividends payable, if any is declared, may go down as well as up.</p> <p>6.4 The Customer represents and warrants that the Customer will obtain updated Materials from either CIMB or the relevant Fund Manager prior to giving any instructions to CIMB. Customer understands, and is fully aware of the risks involved in investing in the Units and/or in the Fund.</p> <p>6.5 The Customer acknowledges the importance of seeking independent financial or professional advice with respect to any dealing in Units or Fund or investments or investment opportunities. The Customer acknowledges that any dealings in the Fund or Units is solely and exclusively at the Customer's own risk based on the Customer's own judgment and after the Customer's own independent appraisal after fully assessing the risks associated with such dealings.</p> <p>6.6 If the Fund is a protected/guaranteed fund, i.e. capital protected/guaranteed, the Customer must hold the Units until maturity. In the event of early redemption of the Units before the maturity date, the Customer shall not be entitled to receive any benefits under the protected/guaranteed Fund and the amount received by the Customer after the premature redemption may be less than the Customer's initial investment due to market adjustments or performance of the Fund against market conditions.</p>
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		<p>or opinion on the relevant Fund or investment.</p> <p>6.3 Where the relevant Fund is stated to be a protected/guaranteed fund i.e. capital protected/guaranteed or as specified explicitly in the respective Prospectus for the relevant Fund, the Customer must hold the investment until maturity. In the event of early redemption of Fund before the maturity date, the Customer shall not be entitled to receive any benefits under the protected/guaranteed Fund and the amount received by the Customer after the premature redemption may be less than the Customer's initial investment due to market adjustments or performance of the investment against market conditions. Additionally, the Customer shall be liable to pay a redemption fee stated in the relevant Prospectus for the said Fund, where applicable.</p>	<p>Additionally, the Customer shall be liable to pay a redemption fee stated in the relevant Prospectus for the said Fund, where applicable.</p> <p>6.7 Customers are not covered by the compensation fund under Section 158 of the Capital Markets and Services Act 2007 as the compensation fund does not extend to monetary loss suffered as a result of a defalcation or fraudulent misuse of moneys or other property by a director, officer, employee or representative of CIMB. If the Customer suffers monetary loss in the circumstances above related to the acts of CIMB employees, the Customer may lodge a complaint with CIMB's Customer Resolution Unit ("CRU") as set out in Clause 18 of these Terms and Conditions.</p> <p>6.8 Customers who are not satisfied with the CRU decision may refer their case to the Securities Industry Dispute Resolution Centre ("SIDREC") and/or the Federation of Investment Manager Malaysia's Complaints Bureau ("FiMM"). The Customer can also direct the complaint to the Securities Commission's Investor Affairs &amp; Complaints Department even if the Customers has initiated a dispute resolution process with SIDREC.</p>
8.	<p><b>Revision of Fees and charges, taxes and withholdings Clauses</b></p>	<p>7.1 Any tax or other levies now or hereafter imposed by law or required to be paid in respect of any monies payable to or received or receivable by CIMB or any expenses incurred by CIMB, shall (except to the extent prohibited by law) be borne and paid by the Customer and CIMB shall be entitled to debit the same from any of the Customer's account with CIMB.</p> <p>7.2 CIMB shall be entitled to levy or impose service charges, bank charges and other charges from time to time in respect of services rendered to the Customer.</p>	<p>7.1 CIMB shall be entitled to levy or impose fees and charges from time to time in respect of the services rendered to Customer. Customer authorises CIMB to debit such amount from Customer's CASA or CASA-i.</p> <p>7.2 Customer shall be liable for all taxes, imposts, levies, duties, charges, fees, deductions, and withholdings in connection with the Units or services rendered on the Account. Customer shall indemnify CIMB and irrevocably authorises CIMB to debit such amounts from Customer's CASA or CASA-i.</p>

		<p>7.3 The Customer acknowledges and agrees that CIMB may be appointed by Managers of the Fund and/or Fund to market and distribute the Units upon such terms and conditions as CIMB may agree with the Managers of the Fund and/or Fund. Notwithstanding anything to the contrary herein contained, the Customer irrevocably and unconditionally consents and agrees to CIMB acting in such capacity.</p> <p>7.4 The Customer acknowledges that Managers and Fund would pay monies (by way of commissions, discounts, fees or otherwise to CIMB in connection with or in relation to the issue of Units to or for the Customer or other dealings in respect of or relating to any Fund. The Customer agrees that CIMB may retain for the benefit of CIMB and without any obligation to account to the Customer any commission, discount, fees or otherwise which CIMB may receive from any Manager or any Fund or other persons in connection with or in relation to the holding, subscription, switching, transfer or redemption of Units or other transactions done or carried out by the Customer with or through CIMB or using the Custodial Services or any other dealings in respect to the Funds and Units.</p> <p>7.5 Without prejudice to any other provision herein, the Customer shall be liable for any tax payable in connection with or arising out of this Unit Trust Account or any services in connection therewith. The Customer shall indemnify cimb and irrevocably authorises CIMB to debit the Customer's account for such amounts required to pay the tax.</p>	<p>7.3 Where required by any domestic or overseas governmental, supervisory or regulatory authorities, the Customer understands and agrees that CIMB may withhold, and pay out, from the Account or CASA or CASA-i or any of the Customer's other account(s) such amounts as may be required according to applicable laws, regulations, directives, guidelines and/or agreements with and/or from domestic or overseas governmental, supervisory or regulatory authorities.</p>
<p><b>9.</b></p>	<p><b>Revision of Disclosure Clauses</b></p>	<p>8.1 Subject to the provisions below which (i) prohibit disclosure of information to Group Companies if objected to by the Customer; and (ii) require the Customer's</p>	<p>8.1 Subject to the provisions below which (i) prohibit disclosure of information to entities within the corporate group of CIMB Group Holdings Berhad, CIMB's</p>

	<p>express consent for disclosure of information to third parties for the stated purposes, the Customer hereby agrees and authorises CIMB to disclose to any of its agents, service providers, auditors, legal counsel, professional advisors, security providers and guarantors in or outside Malaysia and to companies within the group of CIMB as well as companies within the group of CIMB Group Holdings Berhad, CIMB's ultimate holding company ("the Group Companies") whether such Group Companies are residing, situated, carrying on business, incorporated or constituted within or outside Malaysia any information relating to the Customer, the Customer's affairs and/or any accounts maintained by the Customer with CIMB and/or investments and Customer's transactions with or through CIMB including but not limited to the subscriptions, switchings, transfers or redemption of Units for facilitating the business, operations, facilities and services of or granted or provided by CIMB and/or the Group Companies to their customers or as required by any regulatory authorities having jurisdiction over CIMB or as required by law or pursuant to any subpoena or order of the court.</p> <p>8.2 Without derogating from the aforesaid, the Customer consents, to CIMB or any of its Group Companies or any of its licensed financial institution affiliates (including branches) to share the Customer's information (and where the Customer is a corporation, information including relevant beneficial owners or shareholders) with domestic or overseas governmental, supervisory or regulatory authorities where necessary to establish the Customer's tax liability in any/or the relevant jurisdiction. Where required by domestic or overseas governmental, supervisory or regulatory</p>	<p>ultimate holding company ("Group Companies") if objected to by the Customer; and (ii) require the Customer's express consent for disclosure of information to third parties for the stated purposes, the Customer hereby agrees and authorises CIMB to disclose any information relating to the Customer, the Customer's affairs and/or any other accounts maintained with CIMB to:</p> <ul style="list-style-type: none"> <li>• its agents, service providers, auditors, legal counsel and professional advisors in or outside Malaysia;</li> <li>• the Credit Bureau established by Bank Negara Malaysia, DCHEQS and other relevant authorities to whom the Bank is required to make disclosures or have jurisdiction over CIMB;</li> <li>• the Group Companies whether such Group Companies are residing, situated, carrying on business, incorporated or constituted within or outside Malaysia; for facilitating the business, operations, facilities and services of or granted or provided by CIMB and/ or the Group Companies to their customers, as well as to:</li> <li>• any company and/or organisation that assist or facilitate the processing and/or fulfillment of transactions or instructions that the account holder has requested and/or given to CIMB; and</li> <li>• any potential transferee or assignee with whom CIMB is negotiating the transfer, assignment and novation of the rights or obligations under or by reference to this Account.</li> </ul> <p>8.2 Disclosure by CIMB to Group Companies may also be for cross selling and other purposes of CIMB and/or the Group Companies provided always that disclosure for cross selling purposes shall not be effected if such disclosure is objected by the Customer by contacting CIMB at the following telephone number or address (which may be changed by CIMB from time to time by notice to the</p>
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<p><b>10.</b></p>	<p><b>Revision of Joint Accounts Clauses</b></p>	<p>9.1 If any application for the opening of the Account and/or in respect of or relating to the holding, subscription, switching, transfer or redemption of Units is signed or made by more than one person, it shall be binding on all such persons jointly and severally and each such person shall be bound jointly and severally by the provisions of these terms and conditions.</p> <p>9.2 Where there is more than one person or beneficial owner in respect of any</p>	<p>9.1 If any application for opening the Account or for the holding, subscription, switching, transfer or redemption of Units is signed or made by more than one person, it shall be binding on all such persons jointly and severally, and each of them shall be bound jointly and severally by these terms and conditions.</p> <p>9.2 If there is more than one person or beneficial owner of any Units in any Fund, the same shall be beneficially owned by such Customer or persons jointly with right</p>

		<p>Units or investments in any Fund, the same shall be beneficially owned by such Customer or persons jointly with right of survivorship. In the event of the death of any one or more of such joint beneficial holders or holders of Units, CIMB shall be entitled to pay or deliver to the order of the survivor or survivors all monies of Units standing to the credit of or held or owned beneficially by the joint holders in their joint names to or to the order of the survivor or survivors subject to compliance (if required) with the Estate Duty Enactment or any other legislation of a similar nature.</p> <p>9.3 Any notice given to any of the joint account holders or joint beneficial owners of Units shall be sufficient notice to all joint holders. Any notice given by CIMB to any one or more of such persons solely shall be deemed to be a notice given to all such persons. CIMB shall be at liberty to release or discharge any one or more of such persons from liability or to compound with or make other arrangements with any such person without in consequence releasing or discharging any other party to any agreement and indemnity or otherwise breaching or affecting CIMB's rights and remedies against such other party or person.</p>	<p>of survivorship. In the event of the death of any one or more of such joint beneficial holders or holders of Units, CIMB shall be entitled to pay or deliver the redemption proceeds of such Units held or owned beneficially by the joint holders to the order of the survivor or survivors subject to compliance (if required) with the Estate Duty Enactment, Shariah principles or any other legislation of a similar nature.</p> <p>9.3 Any statement or notice given by CIMB to any of the joint account holders or joint beneficial owners of Units shall be sufficient notice to all joint holders. CIMB shall be at liberty to release or discharge any one or more of such persons from liability or to compound with or make other arrangements with any such person without in consequence releasing or discharging any other party to any agreement and indemnity or otherwise breaching or affecting CIMB's rights and remedies against such other party or person.</p>
11.	<p><b>Revision of Communication and Notices Clauses</b></p>	<p>10.1 Any notification, confirmation, statement, notice, letter or demand sent by ordinary post to the Customer at the Customer's last recorded address or at the Customer's last known place of business or abode shall be deemed to have been duly sent to or served on the Customer and duly received by the Customer on the day of following that on which the envelope or wrapper containing the notification, confirmation, statement, notice, letter of demand is posted and notwithstanding the fact that the envelope or wrapper containing the</p>	<p>10.1 Communication and notices to the Customer will be via any of the following modes and will be deemed to have been served on the Customer accordingly:</p> <ul style="list-style-type: none"> <li>(i) if sent by post, on the seventh (7th) day after posting; or</li> <li>(ii) if delivered personally, at the time of delivery or dispatch; or</li> <li>(iii) if by courier, immediately on acknowledgment on the courier consignment note; or</li> <li>(iv) if by any forms of instantaneous communication (including e-mail, short message service (SMS) and voice recording), immediately; or</li> </ul>

	<p>same is returned through the post office undelivered.</p> <p>10.2 Any notification, confirmation, statement, notice, letter of demand signed by any authorised signatory of CIMB or generated by computer and issued by CIMB and addressed to the Customer, care of any department or branch of CIMB and kept in the Customer's file shall be deemed to have been duly sent to or served on the Customer and duly received by the Customer.</p> <p>10.3 Any notification, confirmation, statement, notice, letter of demand to be made to the Customer in writing may be made to the Customer by telex or telegraphic or facsimile or electronic transmission to the Customer. Any such service upon the Customer by telex or telegraphic or facsimile or electronic transmission shall be deemed to be made on the day of transmission.</p> <p>10.4 The Customer agrees that personal service of writ of summons or other originating process or sealed copy thereof of pleadings or other documents may be effected on the Customer by sending it by pre-paid A.R. registered post addressed to the address in Malaysia of the Customer last known to CIMB (and in this connection CIMB shall be entitled to rely on the records kept by it or that of any registry or government or statutory authority) and if the last known address of the Customer shall be a postal box or other hold mail address then personal service may be effected by posting the same to such address or addresses and the Customer irrevocably confirms that service of such writs of summons, originating summons, pleadings or documents in the manner aforesaid shall be deemed good sufficient personal service on the Customer.</p>	<p>(v) if by publication on CIMB's website or at any of CIMB's branches, on the day of publication.</p> <p>10.2 The Customer is responsible to ensure notices and/or communication from CIMB are not read or accessed by any third party. CIMB shall not be responsible in any manner for (i) any embarrassment caused or for any loss or damage, if such notices and/or communication from the Bank are read or accessed by any third party; and (ii) any other loss or damage suffered by the Customer caused by any:-</p> <ul style="list-style-type: none"> <li>(i) error in transmission;</li> <li>(ii) inaccuracy, incompleteness, delay, non-delivery or wrongful transmission to any third party;</li> <li>(iii) improperly-accessed information, or wrongful or unauthorised use or interpretation of the information sent; and claim for libel or slander arising from any information sent unless the Customer shows it arises from and is caused directly by CIMB's gross negligence or wilful default.</li> </ul> <p>10.3 Notifications may be sent in Bahasa Malaysia, English or other languages CIMB chooses.</p> <p>10.4 Any notice given to the Customer may be signed by a director, manager, assistant manager, officer or any solicitor purporting to act on CIMB's behalf. If the notice is computer generated, then no signature will be required.</p> <p>10.5 The Customer must notify CIMB promptly if there is any change of the Customer's (i) mailing address(es), (ii) e-mail address(es), (iii) telephone number(s) and/or (iv) other particulars recorded with CIMB, via designated channels permitted by CIMB, to ensure that all notices and/or communications reach the Customer in a timely manner.</p>
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12.	<b>Revision of Other Terms Clauses</b>	<p>11.1 CIMB shall be under no liability for any delay, loss or damage caused wholly or in part by any act of God, governmental restrictions, condition or control breakdown in communication systems or by reason of any other act, matter or thing beyond their reasonable control. Transactions carried out by CIMB or any other person acting on the Customer's instructions made or given or purporting to be made or given by the Customer or any one of the Customers where the Customer comprises more than one person or the authorised signatories of the Customer or by any other person on behalf of the Customer and transactions arising from the use or the purported use of any Card or when available, the Electronic Services or Internet Applications or other applications shall be binding on the Customer for all purposes regardless of</p>	<p>11.1 CIMB shall be under no liability for any delay, loss or damage caused wholly or in part by any act of God, governmental restrictions, condition or control breakdown in communication systems or by reason of any other act, matter or thing beyond their reasonable control.</p> <p>11.2 Transactions carried out by CIMB or any other person acting on the Customer's instructions made or given or purporting to be made or given by the Customer or any one of the Customers where the Customer comprises more than one person or the authorised signatories of the Customer or by any other person on behalf of the Customer and transactions arising from the use or the purported use of any Card or when available, the Electronic Services or Internet Applications or other applications shall be binding on the Customer for all purposes regardless of the circumstances</p>

	<p>the circumstances prevailing or the nature of the transaction or arrangement or the amount of money involved and notwithstanding any error or misunderstanding or lack of clarity in the terms of such instructions or other communications.</p> <p>11.2 CIMB and its agents and nominees shall not be liable for any loss or damage suffered by the Customer by reason of or due to any act, failure or omission or delay on the part of CIMB or any nominee or agent or sub-agent or officer or employee of CIMB or any Fund, Manager or trustee or Fund custodian or register or depository or depository agent or clearing system or any other person to negotiate, carry out or execute the Customer's instructions or CIMB's obligations under these terms and conditions or under or pursuant to any application made by the customer to CIMB including CIMB's relevant application form or by reason of or due to any act or improper or wrongful execution on the part of CIMB or any nominee or agent or sub-agent or officer or employee of CIMB or any Manager of the Fund or trustee or Fund custodian, registrar or depository or depository agent or clearing system or any other person with regard to or in connection with the initiation, or carrying out or execution of the Customer's instructions or any transaction or any subscription or switching or transfer or redemption of Units (whether or not the damage or loss is caused by negligence) on the part of CIMB. CIMB and its agents and nominees shall not be liable to the Customer for any loss or damage caused by events beyond the control of CIMB and/or its agents and nominees.</p> <p>11.3 CIMB and its agents and nominees shall not be liable to the Customer for any loss or damage resulting from or due to</p>	<p>prevailing or the nature of the transaction or arrangement or the amount of money involved and notwithstanding any error or misunderstanding or lack of clarity in the terms of such instructions or other communications.</p> <p>11.3 The Customer represents, warrants and undertakes to CIMB that the Customer's particulars furnished to CIMB, including particulars on resident status or tax residency status are accurate, true and complete. The Customer undertakes to notify CIMB immediately of any change in the particulars. Unless CIMB receives any notice of such change, CIMB will rely on the records in the form last submitted by Customer. CIMB is not obliged to verify any particulars furnished by Customer and CIMB shall not be liable or responsible for any loss or damage suffered or incurred by Customer or any other person by reason of error or omission in the last application submitted to CIMB or in the instructions given by the Customer including loss or damage suffered by reason unless caused directly by CIMB's gross negligence or wilful default and/or its agents and nominees.</p> <p>11.4 CIMB may vary (whether by adding to, deleting from or otherwise amending) ("Amendment") any of these Terms and Conditions by giving Customer at least twenty-one (21) calendar days' notice before the Amendment is effective. The Amendment shall take effect and be binding from the date specified in the notice. The Customer may close the Account if they do not agree to the Amendment.</p> <p>11.5 These Terms and Conditions shall continue to bind the Customer even if there is a change by amalgamation, merger, reconstruction or otherwise to CIMB and/or the Customer.</p>
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errors or defaults of any kind (including loss or damage resulting from the negligence of CIMB and/or its agents and nominees) in accepting or acting on or executing any instructions given by the Customer or in relation to or in connection with any matter relating to the holding, subscription, switching, transfer or redemption of Units or the custody of Units or any transaction made or purported to be made or the payment and crediting of funds or monies or the use or purported use by the Customer of the Custodial Services.

11.4 The issue price and redemption (realisation) prices are determined by the Managers of the Fund in accordance with the relevant trust deed or prescribed procedures on Dealing Day. Any price or value given by CIMB in respect of any Unit is not final and binding and is only indicative information provided to the Customer and CIMB shall not be responsible or liable therefore. Any information given by CIMB is for reference only and CIMB shall not in any event be liable or responsible for the completeness or accuracy of the information given.

11.5 The Customer represents warrants and undertakes to CIMB that particulars given to CIMB including particulars as to resident status (whether in the application or otherwise) are strictly accurate, true and complete. The Customer undertakes to notify CIMB immediately of any change in the particulars or information of the Customer or of the Account. Until CIMB receives any notice of such change, CIMB will rely on the records in the form last submitted by the Customer. CIMB is not obliged to verify any particulars furnished by the Customer and CIMB shall not be liable or responsible for any loss or damage suffered or incurred by the

11.6 CIMB will send or cause transaction confirmations and statements relating to the Account to be sent to Customer. Customer may also apply to view their statements online via CIMB Clicks. Requests for additional copies of statements in hard copy shall be subject to the applicable fees. Request for statements for a period more than one (1) year will cost more.

11.7 Customer must carefully review the statement and any errors or inaccuracies must be notified to CIMB immediately. If Customer does not inform CIMB promptly (notification will be regarded as having been made promptly if it is no later than fourteen (14) calendar days from the date of the statement), Customer will be deemed to have conclusively accepted the contents of the statement as true and correct and may not be entitled to have any errors or inaccuracies corrected.

11.8 CIMB may choose not to issue any statements if the Account is dormant or inactive for any period. CIMB may also stop issuing statements if the statement is unclaimed or undeliverable for any reason.

Customer or any other person by reason of any error or omission in the completion of the application or in the furnishing of the particulars or in the instructions given by the Customer including loss or damage suffered by reason of the negligence of CIMB and/or its agents and nominees.

11.6 CIMB shall be entitled, at any time and from time to time upon giving adequate notice, to add, delete, vary or amend any or all these terms and conditions at its sole and absolute discretion and where any application to open the Account is made or signed by more than one person or where Custodial Services are provided to more than one person, each person shall be bound by any addition, deletion, variation or amendment to these terms and conditions. Any additions, deletions, variation or amendments to these terms and conditions shall be binding on the Customer and be deemed to be brought to the Customer's attention by its display at CIMB or by notice being sent by CIMB or advertised on CIMB's website or by any other mode which CIMB deems fit.

11.7 The terms and conditions shall continue to bind the Customer notwithstanding any amalgamation or merger that may be effected by CIMB with any other company or companies and notwithstanding any reconstruction of CIMB involving the formation of and transfer of the whole or any part of its undertaking and assets to a new company and notwithstanding the sale and transfer of the whole or any part of its undertaking and assets to another company, whether the company or companies with which CIMB may amalgamate or merge or the company to which CIMB may transfer the whole or any part of its undertaking and assets either on a reconstruction or sale or

		<p>transfer as stated above shall or shall not differ from CIMB in their objects, character or constitution, it being the intent that the terms and conditions herein shall remain valid and effectual in all respects in favour of, against and with reference to, and that the benefit of this terms and conditions and all rights conferred upon CIMB by the term and conditions herein may be assigned to and enforced by, any such company or companies and proceeded on in the same manner to all intents and purposes as if such company or companies had been named in this terms and conditions instead of CIMB.</p>	
<p><b>13.</b></p>	<p><b>Revision of Foreign Currency Clauses</b></p>	<p>12.1 The Customer shall bear the risk of any act or law of any country affecting the availability of the relevant currency or resulting in the illegality of making payment in the relevant currency of any Units, Fund, securities and investments or any facility granted by CIMB to the Customer or any deposit made by the Customer or any redemption proceeds or other proceeds or payments denominated in the relevant currency and CIMB shall incur no liability in the event of loss resulting from a change in the applicable law, governmental regulation or order of Malaysia or of the country in which the relevant currency is issued.</p> <p>12.2 Where any restrictions or controls on the trading in or on the convertibility or on the remittance of the relevant currency is imposed in the country in which the relevant currency is issued, CIMB shall be entitled to convert the relevant currency (at CIMB's usual rate and subject to the ordinary charges) forthwith and without seeking the Customer's consent into a currency of CIMB's choice.</p> <p>12.3 In the preceding two subparagraphs "relevant currency" means the currency</p>	<p>12.1 If Customer subscribes/purchases or holds any Unit Trusts in foreign currency, Customer shall bear the risk of any act or law affecting the availability of, or resulting in the illegality of payment in that foreign currency relating to any Units Trust or Fund, and CIMB shall incur no liability if such loss occurs.</p> <p>12.2 If there is any restriction or control in the trading, convertibility or remittance of any currency imposed in the country in which the relevant currency is issued, CIMB shall be entitled to convert that currency into a currency of CIMB's choice at its spot rate of exchange without seeking Customer's consent and any such conversion shall be subject to fees and charges.</p>

		in which any Unit, Fund, securities, investments, facility, deposit or redemption proceeds or other proceeds or payment is denominated (be it the currency of the Account or the currency of payment).	
<b>14.</b>	<b>Addition of Unclaimed Monies Clause</b>	<b>Nil</b>	13.1 If CIMB is unable to credit Customer's CASA or CASA-i for any reason whatsoever including but not limited to Customers' inactive, dormant or closed CASA or CASA-i, CIMB will proceed to make payment to Customers via other means. If such payment remains unclaimed after one year, it will be transferred to the Registrar of Unclaimed Monies in accordance with the Unclaimed Moneys Act 1965.
<b>15.</b>	<b>Revision of Freezing of accounts Clauses</b>	<p>13.1 CIMB shall at any time be entitled to at its discretion and without any prior notice to the Customer refrain from effecting or carrying out any transaction of the Customer including but not limited to the payment of any monies, or the holding, subscription, switching, transfer or redemption of Units, the processing of such transactions or any instructions to effect receipt of payment into the Customer's Account ("Freezing of the Customer's accounts") upon the occurrence of any one of the following events:-</p> <p>A. CIMB being notified that the Customer has committed an act of bankruptcy and/or a petition for winding up or for bankruptcy has been presented against the Customer ("the Customer's insolvency matters").</p> <p>B. Upon CIMB being notified concerning any opposing or adverse or conflicting claims made by any partners, directors or shareholders or by any persons alleging to be partners, directors or shareholders in relation to any Customers' account which is or are partnership or companies account ("The Customer's internal matters").</p> <p>C. Upon CIMB being notified and requested by any authority, including but not but limited to Bank Negara Malaysia,</p>	<p>14.1 CIMB may freeze the Account at any time pursuant to any laws, court orders, regulations and/or enactments. CIMB is also allowed, without having to give Customer any prior notice, to refrain from effecting or carrying out any instruction or transaction under the Account ("Freezing of the Account") if any of these events happen:</p> <p>(a) CIMB is notified that Customer has committed an act of bankruptcy and/or a bankruptcy notice and/or a petition for winding up and/or a creditor's petition for bankruptcy as the case may be has been filed or presented against the Customer ("Customer's insolvency matters");</p> <p>(b) in relation to the Account which is maintained as a joint account, if CIMB receives any conflicting claims or instructions ("Customer's internal dispute");</p> <p>(c) CIMB is notified and requested by any authority, including but not limited to Bank Negara Malaysia, the Royal Malaysia Police, the Government of Malaysia or any other statutory or governmental authorities ("the relevant authorities") to refrain from performing any transaction under the Account regardless whether the relevant authorities have the legal or valid authority to so request the Bank ("directives of the relevant authorities");</p>

	<p>the Police authorities, or any other statutory authorities ("the authorities") to so refrain from performing any transaction under the Customer's Account regardless of whether the authorities have the legal or valid authority to so request CIMB ("the authorities' directives").</p> <p>13.2 The Freezing of the Customer's Account shall cease or be lifted upon the occurrence of any of the following events:-</p> <p>A. In respect of the Customer's insolvency matters, it shall be shown to the satisfaction of CIMB by the Customer with appropriate evidence that the petition for winding up or for bankruptcy has been validly withdrawn or dismissed or upon CIMB being served with an appropriate court order sanctioning the lifting of the Freezing of the Customer's account.</p> <p>B. In respect of the Customer's internal matters, the same has been settled as between all parties concerned and a statement in writing to that effect signed by all parties concerned has been served on CIMB requesting for the unconditional lifting of the Freezing of the Customer's account or in the alternative a Court Order has been served on CIMB sanctioning the lifting of the Freezing of the Customer's account.</p> <p>C. In respect of the authorities' directives, CIMB has been notified in writing by the authorities to lift the Freezing of the Customer's account or in the alternative an appropriate Court Order has been served on CIMB sanctioning the lifting of the Freezing of the Customer's account.</p> <p>13.3 In so Freezing the Customer's Account pursuant to the terms and conditions herein including any action which may be taken by CIMB such as not effecting any instructions of the Customer as provided herein, the</p>	<p>(d) if CIMB becomes suspicious of any fraudulent activities concerning the Account, or if any police report is lodged in respect of the Account, by any person or CIMB or if CIMB and/or the relevant authorities conduct(s) any investigation on any illegal transaction(s) or suspected illegal transaction(s) carried out through the Account, misuse or suspicion of any misuse of the Account or any fraudulent transaction(s) in respect of the Account; and</p> <p>(e) if CIMB becomes aware of complaints having been made by third parties to the relevant authorities that the Account has been used for conducting any fraudulent transactions and/or deposits and/or scams and/or soliciting illegal deposits based on its own internal investigation or information made available to it by the relevant authorities.</p> <p>14.2 The Freezing of the Account will be lifted up in any of the following events:-</p> <p>(a) In respect of the Customer's insolvency matters, CIMB is provided with satisfactory evidence that the bankruptcy notice or the petition for winding up or the creditor's petition for bankruptcy has been validly withdrawn or dismissed or struck out by the court or if CIMB is ordered by the court to lift the Freezing of the Account;</p> <p>(b) In respect of the Customer's internal dispute, the same has been settled between the joint account holders concerned and a statement in writing to that effect signed by all joint account holders has been served on CIMB requesting for the unconditional lifting of the Freezing of the Account or if CIMB is ordered by the court to lift the Freezing of the Account;</p> <p>(c) In respect of the directives of the relevant authorities, CIMB has been informed in writing by the relevant authorities to lift the Freezing of the Account or if CIMB is ordered by the court to lift the Freezing of the Account; and</p>
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	<p>Customer agrees that CIMB and/or and its agents and nominees shall not be held liable for any losses damages expenses costs or charges which may be claimed against CIMB and its agents and nominees or which may be incurred by CIMB and its agents and nominees (including legal costs on a solicitor and client basis) and in connection therewith the Customer further agrees to keep CIMB and its agents and nominees fully indemnified (including legal cost on a solicitor and client basis) against any claims for damages losses expenses costs or charges which may be made against CIMB and its agents and nominees by any other party.</p> <p>13.4 The Customer further agrees that should CIMB and its agents and nominees be sued or be made a party in any suit arising out of CIMB action in Freezing the Customer's account herein or should CIMB before or after the Freezing of the Customer's account commence any suit against any party including the Customer for any appropriate relief or declaration to be made by any court, all penalties losses damages claims expenses charges and cost (legal or otherwise including costs on a solicitors and client basis) which may be awarded against CIMB or which CIMB and its agents and nominees may incur shall be indemnified by the Customer in accordance with the terms provided in Clause 5.1 herein.</p> <p>13.5 In so acting pursuant to any terms and conditions herein the Customer agrees that CIMB and its agents and nominees shall not be held liable or responsible for any losses, damages, expenses, costs whatsoever which may be claimed against CIMB and its agents and nominees upon the grounds that CIMB and its agents and nominees have not been fixed with notification of the relevant events aforementioned in</p>	<p>(d) In respect of the investigation by the relevant authorities or CIMB, CIMB being satisfied that no further investigation is required or CIMB being served with a notification by the relevant authorities that that the Account no longer has any bearing on any ongoing investigations or the investigation has been discontinued.</p> <p>14.3 In taking any action to freeze the Account, including not effecting any instructions of the Customer, CIMB shall not be held liable for defamation and/or for any losses damages expenses costs or charges whatsoever, claimed against, or incurred or suffered by CIMB. The Customer agrees and undertakes to keep CIMB fully indemnified against any claims for damages losses expenses charges and costs (legal or otherwise including costs on a solicitor and client basis and party to party costs) which may be made against CIMB by any other person for CIMB's action in freezing the Account in accordance with this clause.</p> <p>14.4 If CIMB is sued or made a party to any suit arising out of the Freezing of the Account by CIMB or if before or after the Freezing of the Account, CIMB commences any suit (including any interpleader proceedings) against any party including the Customer, the Customer shall indemnify CIMB for all penalties losses damages claims expenses charges and costs (legal or otherwise including costs on a solicitor and client basis and party to party costs) which may be awarded by the court against CIMB or which CIMB may incur.</p> <p>14.5 In exercising any of CIMB's rights, the Customer agrees that CIMB shall not be held liable or responsible for any losses, damages, expenses or costs whatsoever solely on the grounds that CIMB did not have proper notice that the events set out in Clause 14.1 happened whether due to</p>
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		Clause 13.1 by reason that the notification is irregular, invalid, erroneous, mistaken, void, not effective or by reasons of any other grounds whatsoever.	reasons that the notification was irregular, invalid, erroneous, mistaken, void, or otherwise not effective for any other reason whatsoever.
16.	<b>Removal of Customer liable for taxes Clause</b>	14.1 The Customer shall pay, on demand and on a full indemnity basis, to CIMB all taxes, imposts, levies, duties, charges, fees, deductions, and withholdings and interest thereon and penalties with respect thereto which may be imposed in respect of the Units and/or investments in any Funds held by CIMB for the Customer.	Nil
17.	<b>Revision of Termination Clauses</b>	<p>15.1 CIMB or the Customer may close the Account and/or terminate the Investment and Custodial Services by giving the other party written notice in writing. Upon the issuance of the notice of termination, the Customer shall make arrangements for the transfer of existing Units from CIMB (or any other custodian, if one has been appointed by CIMB) to the Customer or such other person which the Customer may elect before the effective date of termination. If the Customer fails to complete such arrangements, CIMB (at the cost of the Customer) may transfer or redeem the Units held in such manner as CIMB may think fit and CIMB is irrevocably authorised to give necessary instructions to third parties on behalf of the Customer to execute such documents and to do all such other things as CIMB shall deem fit at its sole and absolute discretion, without any liability for any costs, expenses, losses or damages of whatsoever nature incurred or suffered by the Customer.</p> <p>15.2 If for any reason the Manager of the Fund instructs CIMB to divest, transfer or otherwise dispose of any Units or any Fund investments in accordance with the terms and conditions governing the operation of such Fund, CIMB will seek the Customer's instructions on such</p>	<p>16.1 Customer may close the Account and/or redeem the Units at any time by completing the appropriate forms.</p> <p>16.2 CIMB may also close the Account and/or terminate the investment by giving Customer written notice. Upon issuance of the notice of termination, Customer shall make arrangements to transfer its existing Units from CIMB (or any other custodian, if one has been appointed by CIMB) to Customer or such other person which Customer may elect before the effective date of termination. If Customer fails to complete such arrangements, CIMB may transfer or redeem the Units and CIMB is irrevocably authorised to do so on behalf of Customer at Customer's cost, without liability of any kind incurred or suffered by the Customer.</p> <p>16.3 If for any reason the Fund Manager instructs or directs CIMB to divest, transfer, redeem or dispose of any Units, CIMB will follow the Fund Manager's instructions or seek Customer's consent to do so and if no such consent is received within the specified time, then CIMB is irrevocably authorised by Customer to proceed with such divestment, transfer, redemption or disposal of the Units and will credit the proceeds to Customer's CASA or CASA-i or otherwise make payment to the Customer.</p>

		<p>matters and if no instructions are received within the time specified by CIMB then CIMB will (and is irrevocably authorised by the Customer to) redeem or transfer the relevant Units or Fund investments. In the case where Units are redeemed, CIMB will credit the proceeds to the Customer's account held with any bank or make payment by cheques in the name of the Customer.</p>	
18.	<p><b>Revision of Governing Law and Jurisdiction Clauses</b></p>	<p>16.1 These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia. In relation to any legal action or proceedings arising out of or in connection with these said terms and conditions, the Customer hereby irrevocably submits to the jurisdiction of the courts of Malaysia.</p> <p>16.2 In the event of any inconsistency or conflict between the English and Bahasa Malaysia or other language version of the terms and conditions herein, the English version shall prevail. Notwithstanding the aforementioned where request is made by the Customer for the Bahasa Malaysia version of the terms and conditions herein, CIMB shall provide the same to the Customer and if the agreement is entered into on this basis, then the Bahasa Malaysia version of the Terms and Conditions shall prevail.</p>	<p>17.1 These Terms and Conditions are subject to and construed in accordance with the laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia and other relevant regulatory bodies to which the Bank is subject.</p> <p>17.2 Customer agrees to submit to the jurisdiction of the courts of Malaysia.</p> <p>17.3 The Funds or any money withdrawn from an insured deposit for the purpose of purchasing any Units in a Fund are not protected by PIDM.</p>
19.	<p><b>Revision of Feedback and Complaints Clause</b></p>	<p>Complaints, if any, relating to any matter herein can be made and sent to the following address of CIMB and/or by contacting CIMB by telephone and/or facsimile at the following numbers:  Customer Resolution Unit (CRU)  P.O. Box 10338  GPO Kuala Lumpur  50710 Wilayah Persekutuan  Tel No. : +603-6204 7788  Fax No.: +603-2691 3248  E-mail : cru@cimb.com</p>	<p>Feedback and/or complaints can be sent to CIMB at the following contact details:  Customer Resolution Unit (CRU)  P.O. Box 10338  GPO Kuala Lumpur  50710 Wilayah Persekutuan  Tel No. : +603-6204 7788  E-mail : cru@cimb.com</p>
20.	<p><b>Revision of Privacy Clause (for Natural</b></p>	<p><b>Where the Customers are individuals (including but not limited to sole proprietor, partnerships, registered</b></p>	<p><b>Where the Customers are individuals (including but not limited to sole proprietor, partnerships, registered</b></p>

<p><b>Persons) Clauses</b></p>	<p><b>businesses and associations) this clause 19 shall apply.</b></p> <p>19.1 The Customer hereby confirms that the Customer has read, understood and agreed to be bound by the CIMB Group Privacy Notice (which is available at <a href="http://www.cimbbank.com.my">www.cimbbank.com.my</a>) and the clauses herein, as may relate to the processing of the Customer's personal information. For the avoidance of doubt, the Customer agrees that the said Privacy Notice shall be deemed to be incorporated by reference into these terms and conditions.</p> <p>19.2 In the event the Customer provides personal and financial information relating to third parties, including information relating to your next-of-kin and dependents for the purpose of opening or operating the Customer's account(s)/facility(ies) with CIMB or otherwise subscribing to CIMB's products and services, the Customer (a) confirms that the Customer has obtained their consent or are otherwise entitled to provide this information to CIMB and for CIMB to use it in accordance with these terms and conditions; (b) agrees to ensure that the personal and financial information of the said third parties is accurate; (c) agree to update CIMB in writing in the event of any material change to the said personal and financial information; and (d) agrees to CIMB's right to close the Account and/or terminate the Investment and Custodial Services should such consent be withdrawn by any of the said third parties.</p> <p>19.3 Where the Customer instructs CIMB to effect any sort of cross-border transaction (including to make or receive payments), the details relevant to the cross-border transaction (including information relating to those involved in</p>	<p><b>businesses and associations) this clause 19 shall apply.</b></p> <p>19.1 The Customer hereby confirms that the Customer has read, understood and agreed to be bound by the CIMB Group Privacy Notice (which is available at <a href="http://www.cimb.com.my">www.cimb.com.my</a>) and the clauses herein, as may relate to the processing of the Customer's personal information. For the avoidance of doubt, the Customer agrees that the said Privacy Notice shall be deemed to be incorporated by reference into these terms and conditions.</p> <p>19.2 In the event the Customer provides personal and financial information relating to third parties, including information relating to your next-of-kin and dependents for the purpose of opening or operating the Customer's account(s)/facility(ies) with CIMB or otherwise subscribing to CIMB's products and services, the Customer (a) confirms that the Customer has obtained their consent or are otherwise entitled to provide this information to CIMB and for CIMB to use it in accordance with these terms and conditions; (b) agrees to ensure that the personal and financial information of the said third parties are accurate; (c) agrees to update CIMB in writing in the event of any material change to the said personal and financial information; and (d) agrees to CIMB's right to close the Account and/or terminate the Investment and Custodial Services should such consent be withdrawn by any of the said third parties.</p> <p>19.3 Where the Customer instructs CIMB to effect any sort of cross-border transaction (including to make or receive payments), the details relevant to the cross-border transaction (including information relating to those involved in the said transaction) may be received from or sent abroad, where it could be accessible (whether directly or indirectly)</p>
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the said transaction) may be received from or sent abroad, where it could be accessible (whether directly or indirectly) by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime). In instructing CIMB and/or CIMB's agents to enter into any cross-border transaction on the Customer's behalf, the Customer agrees to the above said disclosures on behalf of the Customer and others involved in the said cross-border transaction.

19.4 CIMB may use a credit reporting/reference agency to help make decisions, for example when CIMB needs to (a) check details on applications for credit and credit-related or other facilities; (b) manage credit and credit-related accounts or facilities, including conducting reviews of the Customer's portfolio(s); and/or recover debts. The Customer will be linked by credit reporting/reference agencies to any other names the Customer uses or have used, and any joint and several applicants. CIMB may also share information about the Customer and how you manage your account(s)/facility(ies) with relevant credit reporting/reference agencies.

19.5 Even after the Customer has provided CIMB with any information, the Customer will have the option to withdraw the consent given earlier. In such instances, CIMB will have the right to not provide or discontinue the provision of any product, service, account(s) and/or facility(ies) that is/are linked with such information.

19.6 CIMB reserves the right to amend this clause from time to time at CIMB's sole discretion and shall provide prior notification to the Customer in writing and place any such amendments on our

by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime). In instructing CIMB and/or CIMB's agents to enter into any cross-border transaction on the Customer's behalf, the Customer agrees to the said disclosures on behalf of the Customer and others involved in the said cross-border transaction.

19.4 CIMB may at any time and from time to time now and/or in the future carry out the necessary reference checks including but not limited to credit reporting/reference checks with credit reporting/reference agencies, including but not limited to CCRIS, Financial Information Services Sdn Bhd and/or any other agencies and/or from any financial institution to enable CIMB to ascertain Customer's status as may be required to help make decisions, for example when CIMB needs to (a) check details on applications for credit and credit-related or other facilities; (b) manage credit and credit-related accounts or facilities, including conducting reviews of the Customer's portfolio(s); and/or (c) recover debts. The Customer will be linked by credit reporting/reference agencies to any other names the Customer uses or have used, and any joint and several applicants. CIMB may also share information about the Customer and how the Customer manages its account(s)/facility(ies) with relevant credit reporting/reference agencies, and for any of these credit reporting/reference agencies to disclose your credit information to its subscribers for purposes of fraud detection and fraud prevention.

19.5 Even after the Customer has provided CIMB with any information, the Customer will have the option to withdraw the consent given earlier. In such instances, CIMB will have the right to not provide or discontinue the provision of any product,

		<p>websites and/or by placing notices at the banking halls or at prominent locations within CIMB's branches.</p> <p>19.7 For the purposes of this Clause 19 and Clause 20, the CIMB Group consists of CIMB Group Holdings Berhad and all its related companies as defined in Section 6 of the Companies Act 1965 and jointly controlled companies that provide financial and other regulated services, excluding companies, branches, offices and other forms of presence operating outside Malaysia, and the use of the words "CIMB" and "CIMB's" are to be read as references to the CIMB Group.</p> <p>19.8 This clause shall be without prejudice to any other clause in these terms and conditions which provides for the disclosure of information.</p>	<p>service, account(s) and/or facility(ies) that is/are linked with such information with at least 3 business days' prior written notice to you.</p> <p>19.6 CIMB reserves the right to amend this clause from time to time at CIMB's sole discretion and shall provide not less than twenty-one (21) days' prior written notice to the Customer and place any such amendments on its websites and/or by placing notices at the banking halls or at prominent locations within CIMB's branches.</p> <p>19.7 For the purposes of this clause 19, the CIMB Group consists of CIMB Group Holdings Berhad and all its related companies as defined in Section 7 of the Companies Act 2016 and jointly controlled companies that provide financial and other regulated services, excluding companies, branches, offices and other forms of presence operating outside Malaysia, and the use of the words "CIMB" and "CIMB's" are to be read as references to the CIMB Group.</p> <p>19.8 This clause shall be without prejudice to any other clause in these terms and conditions which provides for the disclosure of information.</p>
21.	<b>Removal of Privacy Clause (for Corporate Customers) Clauses</b>	<p><b>Where the Customer is a corporation (including but not limited to the entities falling within the definition of "Corporation" defined in Section 4 of the Companies Act 1965) this clause 20 shall apply.</b></p> <p>20.1 The Customer hereby irrevocably consents and authorises, and confirms that it has duly obtained its directors, shareholders, officers, guarantors and/or such other relevant persons consent and authority, for CIMB:</p> <p>(a) to be provided information (inclusive of relevant personal information of the said directors, shareholders, officers,</p>	<p><b>Nil</b></p>

	<p>guarantors and/or relevant persons) as may be required by CIMB for use in accordance with provisions and for the purpose of these terms and conditions ;</p> <p>(b) to carry out the necessary reference checks including but not limited to credit reference/reporting checks to further ascertain the status of the Customer and its subsidiaries, directors, shareholders, officers, guarantors and/or such other relevant persons;</p> <p>(c) to disclose the said directors, shareholders, officers, guarantors and/or relevant persons personal information to the classes of parties described in CIMB Group Privacy Notice (which is available at <a href="http://www.cimbbank.com.my">www.cimbbank.com.my</a>); and</p> <p>(d) to provide the said directors, shareholders, officers, guarantors and/or relevant persons with information on CIMB's products, services and/or offers (inclusive of the</p>	
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## 2) CIMB ISLAMIC BANK BERHAD'S TERMS AND CONDITIONS GOVERNING THE OPERATION OF THE UNIT TRUST ACCOUNT AND CUSTODIAL SERVICES

NO	CHANGES	EXISTING CLAUSE	NEW/REVISED CLAUSE
1.	<b>Revision of Definition and Interpretation</b>	<p>18.1 In these terms and conditions:-</p> <p>"Account" means the unit trust account opened by the Customer with CIMB Islamic.</p> <p>"ATM" means any automated teller machine of CIMB Islamic and "ATM's" shall be construed accordingly.</p> <p>"Card" means and includes credit card, access card, ATM card and any credit token whether such card or token be in the form of plastic card or eprom card or chip-in-card or optical memory card or any other type of card.</p> <p>"CIMB Islamic" means CIMB Islamic ISLAMIC BANK BERHAD (Company No. 671380-H), a licensed bank incorporated</p>	<p>1.1 In these terms and conditions, the following terms shall have the meaning as stated :-</p> <p><b>Account</b> means the unit trust account opened by Customer with CIMB Islamic.</p> <p><b>ATM</b> means any automated teller machine of CIMB Islamic.</p> <p><b>Card</b> means and includes credit card, access card, debit card and any credit token whether such card or token is in the form of a card.</p> <p><b>CASA or CASA-i</b> refers to a current account or savings account opened by Customer and maintained with CIMB Islamic or CIMB Islamic Islamic Bank Berhad.</p> <p><b>CIMB Islamic</b></p>

		<p>in Malaysia under the Companies Act, 1965 and includes its successors in title and assigns.</p> <p>"Customer" means any company, person or persons (jointly and severally where there are more than one) who have applied to open an Account for the holding, subscribing, switching, transferring or redeeming Units on these terms and conditions and also includes the Customer's estate, personal or legal representatives and permitted assigns.</p> <p>"Dealing Day" means in respect of the relevant Fund a day on which dealings take place of Units in the Fund.</p> <p>"Electronic Services" includes when available, the services provided by CIMB Islamic for the use of the Card at any ATM or terminal or any counter of any branches co-located at CIMB Islamic Bank branches, any banking service provided by telephone, any Internet Banking Service and any other electronic facilities including any card and any electronic computerised or telecommunication devices or modes of opening accounts in Malaysia or elsewhere each individually or collectively and a reference to the aforesaid services severally and also the relevant services where the context requires.</p> <p>"Fund" means any Islamic/Shariah compliant unit trust, investment fund, mutual fund or any other collective investment scheme authorised by the Companies Commission of Malaysia and Securities Commission and distributed by or made available through CIMB Islamic under these terms and conditions.</p> <p>"Internet" means the ubiquitous global network of computers, telecommunication and software which facilitates communications, electronic or</p> <p>means CIMB Islamic Bank Berhad [Registration No: 197201001799 (13491-P)], a licensed bank incorporated in Malaysia under the Companies Act, 2016 and includes its successors in title and assigns.</p> <p><b>Custodial Services</b> means the services that CIMB Islamic provides to a Customer for subscribing/purchasing, holding, switching, transferring or redeeming Units in any Islamic/Shariah compliant Fund which are beneficially owned by the Customer and held by CIMB Islamic as nominee for the Customer.</p> <p><b>Customer</b> means any company, person or persons (jointly and severally where there are more than one) who have applied to open and maintain an Account for holding, subscribing, switching, transferring or redeeming Units on these terms and conditions and also includes the Customer's estate, personal or legal representatives and permitted assigns.</p> <p><b>Dealing Day</b> means a day on which dealings take place in respect of the Units.</p> <p><b>Electronic Services</b> includes when available, the services provided by CIMB Islamic for the use of the Card at any ATM or terminal or any counter of any branch of CIMB Islamic, any banking service provided by telephone, any Internet Banking Service and any other electronic facilities including any card and any electronic computerised or telecommunication devices or modes of opening accounts in Malaysia.</p> <p><b>Fund</b> means any Shariah compliant unit trust, investment fund, mutual fund or any other collective investment scheme authorised by the Securities Commission Malaysia and distributed by or made available through CIMB Islamic under these terms and conditions.</p> <p><b>Fund Manager</b></p>
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		<p>otherwise between person(s) and machines.</p> <p>"Internet Application" means the application for Units by means of Internet or other electronic means of communication via computers.</p> <p>"Manager" means and includes the manager, issuer, representative or agent or investment manager of any Fund.</p> <p>"Prospectus" in relation to any Fund means the most recently published version from time to time of the prospectus as required by law.</p> <p>"Relevant Person" means and includes any custodian, manager, agent, nominee, trustee, any bank, electronic computer telecommunication financial or card institution involved in Electronic Services from time to time and any person using (whether or not authorised) such Electronic Services.</p> <p>"Unit" means a share or unit in a Fund. Words importing a person import also a firm or corporation.</p> <p>Words importing only the singular number includes the plural number and vice versa. Words importing the muscular gender include the feminine and neuter genders and vice versa.</p> <p>References to clauses are references to clauses of these terms and conditions. Headings in these terms and conditions are inserted for ease of reference and shall not affect their interpretations.</p>	<p>means the manager, issuer, representative or agent or investment manager of any Fund.</p> <p><b>Internet</b> means the ubiquitous global network of computers, telecommunication and software which facilitates communications, electronic or otherwise between person(s) and machines.</p> <p>Internet Application means the application for Units by means of Internet or other electronic means of communication via computers.</p> <p><b>Materials</b> means the Prospectus, Product Highlights Sheet and other materials in relation to any Fund such as the latest Fund reports issued by the Fund Managers.</p> <p><b>PIDM</b> means Perbadanan Insurans Deposit Malaysia, a Malaysian government agency established to administer the Deposit Insurance System for deposits held in its member banks but which does not extend to Unit Trusts.</p> <p><b>Prospectus</b> means the most recently published version of the prospectus in relation to any Fund as required by law.</p> <p><b>Relevant Person</b> means and includes any custodian, manager, agent, nominee, trustee, any bank, electronic computer telecommunication financial or card institution involved in Electronic Services from time to time and any person using (whether or not authorised) such Electronic Services.</p> <p><b>Unit</b> means a share or unit in a Fund.</p> <p>1.2 Words importing a person includes a firm or corporation.</p> <p>1.3 Words importing only the singular number includes the plural number and vice versa.</p>
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<p><b>2.</b></p>	<p><b>Removal of Provisions of Investment Services Clauses and Addition of General Clauses</b></p>	<p>1.1 CIMB Islamic BANK BERHAD (Company No. 13491-P), a licensed bank incorporated in Malaysia under the Companies Act, 1965 and having its registered office at Level 13, Menara CIMB Islamic, Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur (hereinafter referred to as "CIMB Islamic") may at its sole and absolute discretion, provide the custodial services set out in Clause 4 (hereinafter referred to as "Custodial Services") to the Customer desirous of holding, subscribing, switching, transferring or redeeming of Units in any Fund. CIMB Islamic may from time to time agree with the Customer to act on the instructions of the Customer for holding, subscription, switching, transfer or redemption of Units, the processing of such transactions and the provision of the Custodial Services.</p> <p>1.2 The Customer confirms, warrants and declares to CIMB Islamic that the Customer shall be bound by the terms and conditions hereincontained in connection with the provision of Custodial Services and/or the acquisition and/or sale of any Units by the Customer.</p> <p>1.3 Any application for the holding, subscription, switching, transfer or redemption of Units may be made by completing and signing CIMB Islamic's relevant form(s) or in any other manner as CIMB Islamic may make available to the Customer for holding, subscription, switching, transfer or redemption of Units such as applications</p>	<p>2.1 CIMB Islamic provides the Custodial Services for the Customer and accordingly, will act on the instructions of the Customer for the subscription/purchase, switching, transfer or redemption of Units in any Fund.</p> <p>2.2 The Customer confirms and agrees that these terms and conditions govern the operation of the Customer's Unit Trust Account and that Customer shall be bound by it.</p> <p>2.3 Applications for the subscription, switching, transfer or redemption of Units must be made by completing and submitting the relevant form(s) at a CIMB Islamic branch or via Electronic Services, Internet Applications or any other channel provided by CIMB Islamic, and will be only be processed if it is completed and all other conditions satisfied.</p> <p>2.4 CIMB Islamic will make the Materials available to Customers. Customers are automatically enrolled to receive electronic communications and the Materials issued in relation to the Funds will be furnished to Customers via hyperlinks (if available) or in hard copy (if not available on hyperlink). If Customers would like to view a hard copy of the updates or reports, they must submit a request at a CIMB Islamic branch at no cost.</p> <p>2.5 The Customer acknowledges and agrees that as the Materials are issued by the respective Fund Managers, CIMB</p>

		<p>by use of Electronic Services or Internet applications provided the relevant legal requirements and any other condition imposed by CIMB Islamic from time to time are complied with.</p> <p>1.4 CIMB Islamic will make available to the Customer the most recently published editions of Prospectus issued by or relating to one or more Fund and other materials supplied by the Managers of the relevant Fund such as the latest annual reports and semi-annual reports (if available) of the relevant Fund.</p>	<p>Islamic shall bear no liability or responsibility whatsoever for any error, misstatement, omission, completeness or accuracy in any of the Materials.</p> <p>2.6 Customers are required to have an active CASA or CASA-i in order to open and maintain an Account. If the Customer's CASA or CASA-i is inactive, the Customer is required to activate the CASA or CASA-i. If the Customer does not have an existing CASA or CASA-i, the Customer is required to open and maintain a CASA or CASA-i.</p> <p>2.7 Customers may only subscribe for Unit Trusts in the same name as their CASA or CASA-i. Subscription of Unit Trusts for, and/or on behalf of third parties are strictly prohibited as payment for, and redemption of the Unit Trusts will be directly debited from or credited into the Customer's CASA or CASA-i.</p> <p>2.8 Customers agree that CIMB Islamic may appoint agents or sub-agents to carry out any purpose or function as CIMB Islamic may think fit.</p>
<p><b>3.</b></p>	<p><b>Revision of Instructions for Subscription, Switching, Transfer or Redemption of Unit Trusts Clauses</b></p>	<p>2.1 CIMB Islamic will on behalf of the Customer (whose identity will not be disclosed to the Managers of the Fund) place orders or send requests for holding, subscription, switching, transfer or redemption of Units for the Customer upon receipt of duly completed relevant application and payment (of cleared funds) from the Customer in relation to holdings, subscriptions, switchings, transfers or redemption of Units by Customers.</p> <p>2.2 Applications for holdings, subscriptions, switchings, transfers or redemptions of Units by Customers may be aggregated and consolidated either daily or from time to time by CIMB Islamic and such orders or requests will be placed or sent by CIMB Islamic to the relevant Manager of the Fund.</p>	<p>3.1 The price or value of Units are determined by the respective Fund Managers and it may vary on any Dealing Day. Therefore, any price or value in respect of any Unit given by CIMB Islamic to Customer is indicative only.</p> <p>3.2 There is a cut-off time for submission of applications on any given day.</p> <p>3.3 Instructions given by Customer to CIMB Islamic prior to the cut-off time on any Dealing Day will be carried out on the same day provided the necessary payment(s) instructions can also be carried out prior to the cut-off time. Instructions given by Customer to CIMB Islamic after the cut-off time on any Dealing Day will be carried out on the next Dealing Day, and also only if the necessary</p>

		<p>2.3 When CIMB Islamic has placed an order (consolidated or otherwise) for the subscriptions of Units or for switching of Units with the relevant Manager of the Fund the Manager of the Fund will issue the relevant Units to and register the Units in the name of CIMB Islamic. The Units so issued will be allotted or allocated among the relevant applicants in any order or manner as CIMB Islamic determines.</p> <p>2.4 Payment of the subscriptions monies and/or all monies required for holdings, subscriptions, switchings, transfers or redemptions, and/or any fees, costs or any other expenses which the Customer is liable to pay under these terms and conditions, shall be made in available and freely transferable cleared funds.</p> <p>2.5 Where the Customer makes payment by cheque or cashier's order or bank draft or any other negotiable instrument, the date of payment shall be the date when such instrument is cleared and full payment is finally received by CIMB Islamic, except in those cases where CIMB Islamic determines that the date of payment is or shall be the date in which such instruments are delivered to CIMB Islamic and deems the fund to be in freely transferable cleared funds.</p> <p>2.6 Where the Customer makes payment by cheque or cashier's order or bank draft or any other negotiable instrument and the drawee of such instrument refuses to pay, the Customer undertakes to make good the payment and pay expenses incurred thereon. If CIMB Islamic has already deemed the fund to be in freely transferable cleared funds and placed the order, the Customer irrevocably authorises CIMB Islamic to sell the Units back to the Fund or Manager and also undertakes to pay CIMB Islamic the</p>	<p>payment(s) instructions can be carried out by CIMB Islamic.</p> <p>3.4 Customer agrees that CIMB Islamic may aggregate all its Customers' instructions on a Dealing Day and place a consolidated order with the relevant Fund Manager on a daily or other periodic basis.</p> <p>3.5 Where CIMB Islamic has placed an order (consolidated or otherwise) for the subscription of Units or for switching of Units with the relevant Fund Manager, the Fund Manager will issue the relevant Units to, and register the Units in the name of CIMB Islamic. The Units so issued will be allotted or allocated among the Customers who subscribed for the relevant Units in CIMB Islamic's records.</p> <p>3.6 As the Units are registered in the name of CIMB Islamic, insurance/takaful coverage that may be provided by the Fund Manager is NOT applicable and will not be provided to Customers.</p> <p>3.7 When Customer gives instructions to CIMB Islamic, Customer must also specify the CASA or CASA-i that is to be debited or credited. Customer agrees and acknowledges that any money withdrawn from the CASA or CASA-i to subscribe for or purchase the Units are not protected by PIDM.</p> <p>3.8 If payment is to be made by Customer, Customer must have sufficient funds in the said CASA or CASA-i. If there are insufficient funds in the relevant CASA or CASA-i, CIMB Islamic shall be entitled to reject or refuse to carry out the Customer's instructions. However, if CIMB Islamic has carried out the Customer's instruction(s) resulting in an overdrawn amount in the CASA or CASA-i, Customer agrees that CIMB Islamic is entitled to impose profit and/or other charges on the overdrawn amount(s) in accordance with the CASA or CASA-i terms and</p>
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		<p>payment for the transaction at the rate of exchange determined by CIMB Islamic at its discretion.</p> <p>2.12 Where any payment is made by CIMB Islamic to the Customer in respect of redemption of Units in a currency other than the currency in which the Fund is denominated, CIMB Islamic shall be entitled to convert the currency in which the Fund is denominated to the currency in which payment is made by CIMB Islamic to the Customer in respect of the transaction at the rate of exchange determined by CIMB Islamic at its discretion.</p> <p>2.13 Where any payment is made in foreign currency notes in respect of any subscription or redemption of Units, CIMB Islamic shall be entitled to charge, retain or deduct a commission. CIMB Islamic shall be entitled to charge, retain or deduct bank charges, collection charges, commission and other costs and expenses where any payment is made by the Customer to CIMB Islamic.</p> <p>2.14 The Customer will receive a transaction statement from CIMB Islamic in respect of any holding, subscription, switching, transfer or redemption of Units issued to or switched by or to, or transferred by or to or redeemed by CIMB Islamic for the Customer.</p> <p>2.15 Unless provided otherwise in any laws, regulations, guidelines or directives issued by any authorities in relation to any matters herein, including but not limited to payment or treatment of dividends declared by any Manager of the Fund, will automatically be reinvested in the relevant Fund from which dividend is received and CIMB Islamic has an absolute discretion whether to reinvest or to pay the dividend to the Customer.</p>	<p>otherwise in any regulations or guidelines issued by the authorities in which case CIMB Islamic will pay such dividends to the Customer</p>
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4.	<p><b>Revision of Periodical Payment Instructions (“PPI”) Clauses</b></p>	<p>3.1 The Customer may apply for the establishment of plan to purchase Fund periodically by filling up CIMB Islamic's "Periodical Payment Instruction" form.</p> <p>3.2 Pursuant to the terms and conditions governing the PPI the Customer shall make monthly payments of a minimum sum which may be equal to or higher than the amount prescribed by the Manager of the relevant Fund regarding any periodic investment scheme.</p>	<p>4.1 Customer may apply to purchase Units in any Fund periodically by completing and submitting to CIMB Islamic a "Periodical Payment Application" form or PPI form, subject to the terms and conditions stated therein. The periodic payments may be a sum equal to or higher than the amount prescribed by the Fund Manager.</p> <p>4.2 The periodic payments for subscription of Units will be debited from the CASA or CASA-i as specified by Customer in the PPI form. If any specified day for debiting falls on a public holiday, then the CASA or</p>

		<p>3.3 Payment for subscription of Units by way of the PPI will be debited from the Customer's Bank account as authorised in the "Periodical Payment Instruction" form on a specific day of any month ("Debit Day") determined by CIMB Islamic. Where the Debit Day is a holiday, the account will be debited the next day on which CIMB Islamic is open for business.</p> <p>3.4 Where any payment is made by the Customer to CIMB Islamic for subscription of Units by way of the PPI in a currency other than the currency in which the Fund is denominated, CIMB Islamic shall be entitled to convert the currency in which payment is made to CIMB Islamic to the currency in which the Fund is denominated to make the necessary payment for the subscription at the rate of exchange determined by CIMB Islamic at its discretion.</p> <p>3.5 The period of the plan established to purchase investments by PPI, any notice of termination required in respect thereof and any other matter pertaining to PPI transactions shall be as stated in CIMB Islamic's "Periodical Payment Instruction" form and subject to the terms and conditions contained in CIMB Islamic's "Periodical Payment Instruction" form.</p> <p>3.6 CIMB Islamic shall not be liable for any loss or damage suffered by the Customer by reason of or connected with the instructions given or made by the Customer or CIMB Islamic under the PPI or any transactions in relation thereto or anything done or omitted by CIMB Islamic in relation thereto.</p>	<p>CASA-i will be debited on the next banking day.</p> <p>4.3 The time period for the periodic payments shall be as specified by Customer in the PPI form. If the time period is not specified in the PPI form, then Customer must complete a "Standing Instruction Termination" form to have the periodic payments cease.</p> <p>4.4 CIMB Islamic shall not be liable for any loss or damage suffered by Customer by reason of or connected with the instructions given or made by Customer under the PPI or any transactions in relation thereto unless caused directly by CIMB Islamic's gross negligence or wilful default.</p>
5.	<b>Revision of Custody of Units or Funds Investments Clauses</b>	4.1 CIMB Islamic shall hold Units or investments in any Fund beneficially owned by the Customer as nominee for the Customer.	5.1 Customer acknowledges that CIMB Islamic may be appointed by Fund Managers to market and distribute the Units upon such terms and conditions as CIMB Islamic may agree with the Fund

		<p>4.2 CIMB Islamic shall not be obliged to send to the Customer any documents such as notices, proxies, circulars, rights etc or notify the Customer of the same or the receipt of the same.</p> <p>4.3 CIMB Islamic shall not be under any duty or obligation to attend (or cause its agents and nominees to attend) any meetings or to vote (or cause its agents and nominees to vote) on any matters relating to any Fund except in accordance with the specific written instructions signed by the Customer and agreed to by CIMB Islamic and subject to such terms and conditions which CIMB Islamic may in its sole and absolute discretion impose.</p> <p>4.4 CIMB Islamic shall be entitled, at its sole and absolute discretion and from time to time, to transfer any Units or investments in any Fund held by it for and on behalf of the Customer to any third party which CIMB Islamic may wish to appoint as a custodian of such Units or such investments in any Fund, provided that notice of the said transfer is displayed at CIMB Islamic or being sent by CIMB Islamic to the Customer or is advertised or is given by CIMB Islamic to the Customer through any other mode CIMB Islamic deems fit. In the event a custodian is so appointed, such custodian shall be entitled to exercise all the rights and powers and accorded all protections and indemnities which CIMB Islamic is vested with pursuant to the terms and conditions herein.</p> <p>4.5 All investment principals, coupons, interest or returns will be paid solely to the registered name of the principal only and the mode of payment shall be determined by CIMB Islamic.</p>	<p>Managers. Customer also acknowledges that CIMB Islamic will receive commission, fees or discounts from the Fund Managers for the sale or issue of Units, or other dealings in respect of the Unit Trusts, and agrees that CIMB Islamic may retain for its own benefit and without any obligation to account to Customer such commission, fees or discount.</p> <p>5.2 CIMB Islamic shall hold Units in any Fund beneficially owned by the Customer as nominee for the Customer.</p> <p>5.3 CIMB Islamic shall send to the Customer any documents such as notices, proxies, circulars, rights etc or notify the Customer of the same.</p> <p>5.4 CIMB Islamic shall not be under any duty or obligation to attend (or cause its agents and nominees to attend) any meetings or to vote (or cause its agents and nominees to vote) on any matters relating to any Fund.</p> <p>5.5 CIMB Islamic shall, at its discretion and from time to time, transfer any Units in any Fund held by it for and on behalf of the Customer to any third party which CIMB Islamic may wish to appoint as a custodian of such Units and CIMB Islamic will give written notice to Customer of the same. In the event a custodian is appointed, the custodian shall be entitled to exercise all the rights and powers and accorded all protections and indemnities which CIMB Islamic is vested with pursuant to the terms and conditions herein.</p>
6.	<b>Revision of Indemnity Clause</b>	5.1 The Customer shall indemnify and keep CIMB Islamic indemnified from and against and in respect of all liabilities, losses, charges, expenses (including legal	15.1 The Customer agrees to fully indemnify and keep CIMB Islamic indemnified from and against all liabilities, losses, charges, expenses (including legal

		<p>fees and costs on a full indemnity basis), claims, demands, actions and proceedings whatsoever which may be taken against or incurred or sustained by CIMB Islamic directly or indirectly from or by reason of or in relation to or arising from or in connection with the holding, subscription, switching, transfer or redemption of Units or the custody of Units or any orders, requests, instructions or transactions made or purported to be made by the Customer or any use or purported use by the Customer of the Custodial Services and the Customer shall pay and reimburse the same on demand at any time and from time to time.</p>	<p>fees and costs on a full indemnity basis), claims, demands, actions and proceedings whatsoever which may be taken against or incurred or sustained by CIMB Islamic directly or indirectly from or by reason of or in relation to or arising from or in connection with the holding, subscription, switching, transfer or redemption of Units or the custody of Units or any orders, requests, instructions or transactions made or purported to be made by the Customer and the Customer shall pay and reimburse the same on demand at any time and from time to time unless the Customer can prove that these liabilities, losses, charges, expenses, claims, demands, actions and proceedings are caused by the gross negligence and or willful default of the Bank.</p>
<b>7.</b>	<b>Revision of Risks Clauses</b>	<p>6.1 The Funds are not bank deposits and are not endorsed or guaranteed by and do not constitute obligations of CIMB Islamic or any of its affiliates or subsidiaries. The Funds are subject to investment risks and market risks, including possible loss of the principal amount invested. The Customer represents and warrants that the Customer understands and is fully aware of the risks involved in investing in Units and in the Fund and that the Customer will obtain from either CIMB Islamic or the relevant Manager of the Fund up-to-date versions of the Prospectuses or any materials supplied by the relevant Manager of the Fund that might exist on the date of the transaction and the date of the instructions given by the Customer to CIMB Islamic. The Customer acknowledges and agrees that CIMB Islamic shall have no liability or responsibility whatsoever to the Customer for any error, misstatement or omission in any Prospectus or materials prepared by or issued by any Manager of the Fund.</p>	<p>6.1 The Funds are not bank deposits and are not endorsed or guaranteed by and do not constitute obligations of CIMB Islamic or any of its affiliates or subsidiaries. Customer agrees and acknowledges that the Units are not protected by PIDM.</p> <p>6.2 The Funds are subject to investment risks and market risks, including but not limited to possible loss of the principal amount invested.</p> <p>6.3 The past performance of any Fund is not an indication of its future performance and the value of any Fund or the dividends payable, if any is declared, may go down as well as up.</p> <p>6.4 The Customer represents and warrants that the Customer will obtain updated Materials from either CIMB Islamic or the relevant Fund Manager prior to giving any instructions to CIMB Islamic. Customer understands, and is fully aware of the risks involved in investing in the Units and/or in the Fund.</p> <p>6.5 The Customer acknowledges the importance of seeking independent financial or professional advice with</p>

		<p>6.2 CIMB Islamic accepts no responsibility and liability to the Customer for giving any recommendation to the Customer as to whether to invest or not to invest in any Fund or in connection with the performance of the Fund. The past performance of any Fund is not a guarantee of its future performance and the value of any Fund or the dividends from them, if any is declared, may go down as well as up. The Customer acknowledges the desirability of seeking independent financial or professional advice with respect to any dealing in Units or Fund or investments or investment opportunities. The Customer acknowledges that any dealings in the Fund or Units is solely and exclusively at the Customer's own risk based on the Customer's own judgment and after the Customer's own independent appraisal and investigation into the risks associated with such dealings or otherwise. Nothing in CIMB Islamic's brochures, marketing materials or investment reports will be construed as investment advice or recommendation or opinion on the relevant Fund or investment.</p> <p>6.3 Where the relevant Fund is stated to be a protected/guaranteed fund i.e. capital protected/guaranteed or as specified explicitly in the respective Prospectus for the relevant Fund, the Customer must hold the investment until maturity. In the event of early redemption of Fund before the maturity date, the Customer shall not be entitled to receive any benefits under the protected/guaranteed Fund and the amount received by the Customer after the premature redemption may be less than the Customer's initial investment due to market adjustments or performance of the investment against market conditions. Additionally, the Customer shall be liable to pay a redemption fee stated in the relevant</p>	<p>respect to any dealing in Units or Fund or investments or investment opportunities. The Customer acknowledges that any dealings in the Fund or Units is solely and exclusively at the Customer's own risk based on the Customer's own judgment and after the Customer's own independent appraisal after fully assessing the risks associated with such dealings.</p> <p>6.6 If the Fund is a protected/guaranteed fund, i.e. capital protected/guaranteed, the Customer must hold the Units until maturity. In the event of early redemption of the Units before the maturity date, the Customer shall not be entitled to receive any benefits under the protected/guaranteed Fund and the amount received by the Customer after the premature redemption may be less than the Customer's initial investment due to market adjustments or performance of the Fund against market conditions. Additionally, the Customer shall be liable to pay a redemption fee stated in the relevant Prospectus for the said Fund, where applicable.</p> <p>6.7 Customers are not covered by the compensation fund under Section 158 of the Capital Markets and Services Act 2007 as the compensation fund does not extend to monetary loss suffered as a result of a defalcation or fraudulent misuse of moneys or other property by a director, officer, employee or representative of CIMB Islamic. If the Customer suffers monetary loss in the circumstances above related to the acts of CIMB Islamic employees, the Customer may lodge a complaint with CIMB Islamic's Customer Resolution Unit ("CRU") as set out in Clause 18 of these Terms and Conditions.</p> <p>6.8 Customers who are not satisfied with the CRU decision may refer their case to the Securities Industry Dispute Resolution Centre ("SIDREC") and/or the Federation</p>
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		Prospectus for the said Fund, where applicable.	of Investment Manager Malaysia's Complaints Bureau ("FiMM"). The Customer can also direct the complaint to the Securities Commission's Investor Affairs & Complaints Department even if the Customers has initiated a dispute resolution process with SIDREC.
<b>8.</b>	<b>Revision of Fees and charges, taxes and withholdings Clauses</b>	<p>7.1 Any tax or other levies now or hereafter imposed by law or required to be paid in respect of any monies payable to or received or receivable by CIMB Islamic or any expenses incurred by CIMB Islamic, shall (except to the extent prohibited by law) be borne and paid by the Customer and CIMB Islamic shall be entitled to debit the same from any of the Customer's account with CIMB Islamic.</p> <p>7.2 CIMB Islamic shall be entitled to levy or impose service charges, bank charges and other charges from time to time in respect of services rendered to the Customer.</p> <p>7.3 The Customer acknowledges and agrees that CIMB Islamic may be appointed by Managers of the Fund and/or Fund to market and distribute the Units upon such terms and conditions as CIMB Islamic may agree with the Managers of the Fund and/or Fund. Notwithstanding anything to the contrary herein contained, the Customer irrevocably and unconditionally consents and agrees to CIMB Islamic acting in such capacity.</p> <p>7.4 The Customer acknowledges that Managers and Fund would pay monies (by way of commissions, discounts, fees or otherwise to CIMB Islamic in connection with or in relation to the issue of Units to or for the Customer or other dealings in respect of or relating to any Fund. The Customer agrees that CIMB Islamic may retain for the benefit of CIMB Islamic and without any obligation to account to the Customer any commission,</p>	<p>7.1 CIMB Islamic shall be entitled to levy or impose fees and charges from time to time in respect of the services rendered to Customer. Customer authorises CIMB Islamic to debit such amount from Customer's CASA or CASA-i.</p> <p>7.2 Customer shall be liable for all taxes, imposts, levies, duties, charges, fees, deductions, and withholdings in connection with the Units or services rendered on the Account. Customer shall indemnify CIMB Islamic and irrevocably authorises CIMB Islamic to debit such amounts from Customer's CASA or CASA-i.</p> <p>7.3 Where required by any domestic or overseas governmental, supervisory or regulatory authorities, the Customer understands and agrees that CIMB Islamic may withhold, and pay out, from the Account or CASA or CASA-i or any of the Customer's other account(s) such amounts as may be required according to applicable laws, regulations, directives, guidelines and/or agreements with and/or from domestic or overseas governmental, supervisory or regulatory authorities.</p>

		<p>discount, fees or otherwise which CIMB Islamic may receive from any Manager or any Fund or other persons in connection with or in relation to the holding, subscription, switching, transfer or redemption of Units or other transactions done or carried out by the Customer with or through CIMB Islamic or using the Custodial Services or any other dealings in respect to the Funds and Units.</p> <p>7.5 Without prejudice to any other provision herein, the Customer shall be liable for any tax payable in connection with or arising out of this Unit Trust Account or any services in connection therewith. The Customer shall indemnify cimb and irrevocably authorises CIMB Islamic to debit the Customer's account for such amounts required to pay the tax.</p>	
9.	<b>Revision of Disclosure Clauses</b>	<p>8.1 Subject to the provisions below which (i) prohibit disclosure of information to Group Companies if objected to by the Customer; and (ii) require the Customer's express consent for disclosure of information to third parties for the stated purposes, the Customer hereby agrees and authorises CIMB Islamic to disclose to any of its agents, service providers, auditors, legal counsel, professional advisors, security providers and guarantors in or outside Malaysia and to companies within the group of CIMB Islamic as well as companies within the group of CIMB Islamic Group Holdings Berhad, CIMB Islamic's ultimate holding company ("the Group Companies") whether such Group Companies are residing, situated, carrying on business, incorporated or constituted within or outside Malaysia any information relating to the Customer, the Customer's affairs and/or any accounts maintained by the Customer with CIMB Islamic and/or investments and Customer's transactions with or through CIMB Islamic including but not limited to the subscriptions, switchings, transfers or redemption of</p>	<p>8.1 Subject to the provisions below which (i) prohibit disclosure of information to entities within the corporate group of CIMB Islamic Group Holdings Berhad, CIMB Islamic's ultimate holding company ("Group Companies") if objected to by the Customer; and (ii) require the Customer's express consent for disclosure of information to third parties for the stated purposes, the Customer hereby agrees and authorises CIMB Islamic to disclose any information relating to the Customer, the Customer's affairs and/or any other accounts maintained with CIMB Islamic to:</p> <ul style="list-style-type: none"> <li>• its agents, service providers, auditors, legal counsel and professional advisors in or outside Malaysia;</li> <li>• the Credit Bureau established by Bank Negara Malaysia, DCHEQS and other relevant authorities to whom the Bank is required to make disclosures or have jurisdiction over CIMB Islamic;</li> <li>• the Group Companies whether such Group Companies are residing, situated, carrying on business, incorporated or constituted within or outside Malaysia;</li> </ul>

		<p>Units for facilitating the business, operations, facilities and services of or granted or provided by CIMB Islamic and/or the Group Companies to their customers or as required by any regulatory authorities having jurisdiction over CIMB Islamic or as required by law or pursuant to any subpoena or order of the court.</p> <p>8.2 Without derogating from the aforesaid, the Customer consents, to CIMB Islamic or any of its Group Companies or any of its licensed financial institution affiliates (including branches) to share the Customer's information (and where the Customer is a corporation, information including relevant beneficial owners or shareholders) with domestic or overseas governmental, supervisory or regulatory authorities where necessary to establish the Customer's tax liability in any/or the relevant jurisdiction. Where required by domestic or overseas governmental, supervisory or regulatory authorities, the Customer acknowledges that CIMB Islamic may be required to obtain additional documents and/or forms, which the Customer undertakes to sign (if so required) and consents to be disclosed, where the Customer, or where the Customer is a corporation, if any of its shareholders or directors, is/are subject to the relevant jurisdiction's requirements.</p> <p>8.3 Disclosure to Group Companies shall also be for facilitating the operations, businesses, cross-selling and other purposes of CIMB Islamic and/or the Group Companies provided always that disclosure for cross selling purposes shall not be effected if such disclosure is objected by the Customer by contacting CIMB Islamic at the following telephone number or address (which may be changed by CIMB Islamic from time to time by notice to the Customer): 19th</p>	<p>for facilitating the business, operations, facilities and services of or granted or provided by CIMB Islamic and/ or the Group Companies to their customers, as well as to:</p> <ul style="list-style-type: none"> <li>• any company and/or organisation that assist or facilitate the processing and/or fulfillment of transactions or instructions that the account holder has requested and/or given to CIMB Islamic; and</li> <li>• any potential transferee or assignee with whom CIMB Islamic is negotiating the transfer, assignment and novation of the rights or obligations under or by reference to this Account.</li> </ul> <p>8.2 Disclosure by CIMB Islamic to Group Companies may also be for cross selling and other purposes of CIMB Islamic and/or the Group Companies provided always that disclosure for cross selling purposes shall not be effected if such disclosure is objected by the Customer by contacting CIMB Islamic at the following telephone number or address (which may be changed by CIMB Islamic from time to time by notice to the Customer): Customer Resolution Unit (CRU). P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan. Tel:+603 6204 7788 / e-mail: <a href="mailto:cru@cimb.com">cru@cimb.com</a>.</p> <p>8.3 Further, where CIMB Islamic intends to share the Customer's information (excluding information relating to the Customer's affairs or account) with third parties, such as strategic alliances for marketing and promotional purposes, CIMB Islamic shall ensure that consent from the Customer has been obtained.</p> <p>8.4 The Customer hereby agrees and expressly authorises and invites CIMB Islamic's employees, independent contractor, representatives and/or agents to contact the account holder from time to time through personal visits or oral communication effected via any means of</p>
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<p><b>10.</b></p>	<p><b>Revision of Joint Accounts Clauses</b></p>	<p>9.1 If any application for the opening of the Account and/or in respect of or relating to the holding, subscription, switching, transfer or redemption of Units is signed or made by more than one person, it shall be binding on all such persons jointly and severally and each such person shall be bound jointly and severally by the provisions of these terms and conditions.</p> <p>9.2 Where there is more than one person or beneficial owner in respect of any Units or investments in any Fund, the same shall be beneficially owned by such Customer or persons jointly with right of survivorship. In the event of the death of any one or more of such joint beneficial holders or holders of Units, CIMB Islamic shall be entitled to pay or deliver to the order of the survivor or survivors all monies of Units standing to the credit of or held or owned beneficially by the joint holders in their joint names to or to the order of the survivor or survivors subject to compliance (if required) with the Estate Duty Enactment or any other legislation of a similar nature.</p> <p>9.3 Any notice given to any of the joint account holders or joint beneficial owners of Units shall be sufficient notice to all joint holders. Any notice given by CIMB Islamic to any one or more of such persons solely shall be deemed to be a notice given to all such persons. CIMB</p>	<p>9.1 If any application for opening the Account or for the holding, subscription, switching, transfer or redemption of Units is signed or made by more than one person, it shall be binding on all such persons jointly and severally, and each of them shall be bound jointly and severally by these terms and conditions.</p> <p>9.2 If there is more than one person or beneficial owner of any Units in any Fund, the same shall be beneficially owned by such Customer or persons jointly with right of survivorship. In the event of the death of any one or more of such joint beneficial holders or holders of Units, CIMB Islamic shall be entitled to pay or deliver the redemption proceeds of such Units held or owned beneficially by the joint holders to the order of the survivor or survivors subject to compliance (if required) with the Estate Duty Enactment, Shariah principles or any other legislation of a similar nature.</p> <p>9.3 Any statement or notice given by CIMB Islamic to any of the joint account holders or joint beneficial owners of Units shall be sufficient notice to all joint holders. CIMB Islamic shall be at liberty to release or discharge any one or more of such persons from liability or to compound with or make other arrangements with any such person without in consequence releasing or discharging any other party to any agreement and indemnity or otherwise</p>

		<p>Islamic shall be at liberty to release or discharge any one or more of such persons from liability or to compound with or make other arrangements with any such person without in consequence releasing or discharging any other party to any agreement and indemnity or otherwise breaching or affecting CIMB Islamic's rights and remedies against such other party or person.</p>	<p>breaching or affecting CIMB Islamic's rights and remedies against such other party or person.</p>
<p><b>11.</b></p>	<p><b>Revision of Communication and Notices Clauses</b></p>	<p>10.1 Any notification, confirmation, statement, notice, letter or demand sent by ordinary post to the Customer at the Customer's last recorded address or at the Customer's last known place of business or abode shall be deemed to have been duly sent to or served on the Customer and duly received by the Customer on the day of following that on which the envelope or wrapper containing the notification, confirmation, statement, notice, letter of demand is posted and notwithstanding the fact that the envelope or wrapper containing the same is returned through the post office undelivered.</p> <p>10.2 Any notification, confirmation, statement, notice, letter of demand signed by any authorised signatory of CIMB Islamic or generated by computer and issued by CIMB Islamic and addressed to the Customer, care of any department or branch of CIMB Islamic and kept in the Customer's file shall be deemed to have been duly sent to or served on the Customer and duly received by the Customer.</p> <p>10.3 Any notification, confirmation, statement, notice, letter of demand to be made to the Customer in writing may be made to the Customer by telex or telegraphic or facsimile or electronic transmission to the Customer. Any such service upon the Customer by telex or telegraphic or facsimile or electronic transmission shall be deemed to be made on the day of transmission.</p>	<p>10.1 Communication and notices to the Customer will be via any of the following modes and will be deemed to have been served on the Customer accordingly:</p> <ul style="list-style-type: none"> <li>(i) if sent by post, on the seventh (7th) day after posting; or</li> <li>(ii) if delivered personally, at the time of delivery or dispatch; or</li> <li>(iii) if by courier, immediately on acknowledgment on the courier consignment note; or</li> <li>(iv) if by any forms of instantaneous communication (including e-mail, short message service (SMS) and voice recording), immediately; or</li> <li>(v) if by publication on CIMB Islamic's website or at any of CIMB Islamic's branches, on the day of publication.</li> </ul> <p>10.2 The Customer is responsible to ensure notices and/or communication from CIMB Islamic are not read or accessed by any third party. CIMB Islamic shall not be responsible in any manner for (i) any embarrassment caused or for any loss or damage, if such notices and/or communication from the Bank are read or accessed by any third party; and (ii) any other loss or damage suffered by the Customer caused by any:-</p> <ul style="list-style-type: none"> <li>(i) error in transmission;</li> <li>(ii) inaccuracy, incompleteness, delay, non-delivery or wrongful transmission to any third party;</li> <li>(iii) improperly-accessed information, or wrongful or unauthorised use or interpretation of the information sent;</li> </ul>

10.4 The Customer agrees that personal service of writ of summons or other originating process or sealed copy thereof of pleadings or other documents may be effected on the Customer by sending it by pre-paid A.R. registered post addressed to the address in Malaysia of the Customer last known to CIMB Islamic (and in this connection CIMB Islamic shall be entitled to rely on the records kept by it or that of any registry or government or statutory authority) and if the last known address of the Customer shall be a postal box or other hold mail address then personal service may be effected by posting the same to such address or addresses and the Customer irrevocably confirms that service of such writs of summons, originating summons, pleadings or documents in the manner aforesaid shall be deemed good sufficient personal service on the Customer.

and claim for libel or slander arising from any information sent unless the Customer shows it arises from and is caused directly by CIMB Islamic's gross negligence or wilful default.

10.3 Notifications may be sent in Bahasa Malaysia, English or other languages CIMB Islamic chooses.

10.4 Any notice given to the Customer may be signed by a director, manager, assistant manager, officer or any solicitor purporting to act on CIMB Islamic's behalf. If the notice is computer generated, then no signature will be required.

10.5 The Customer must notify CIMB Islamic promptly if there is any change of the Customer's (i) mailing address(es), (ii) e-mail address(es), (iii) telephone number(s) and/or (iv) other particulars recorded with CIMB Islamic, via designated channels permitted by CIMB Islamic, to ensure that all notices and/or communications reach the Customer in a timely manner.

10.6 The Customer understands that actual notice must be given to CIMB Islamic of any change in address in order for such change of address to be effective and binding on CIMB Islamic.

10.7 In addition, if there is any change to the Customer's (i) telephone number(s); (ii) e-mail address(es); and/or (iii) other particulars recorded with CIMB Islamic, the Customer must notify CIMB Islamic promptly to ensure that all correspondence and/or communications reach the Customer in a timely manner.

10.8 Service of any court process or delivery of any other document or item may also be carried out by ordinary post or by hand or by courier service to the last known mailing address of the Customer in CIMB Islamic's record and shall be deemed

			<p>served seven (7) calendar days after posting if it is sent by post and at the time of delivery, if delivered by hand or courier. Service of court process may also be carried out in any other manner allowed by the law.</p>
<p><b>12.</b></p>	<p><b>Revision of Other Terms Clauses</b></p>	<p>11.1 CIMB Islamic shall be under no liability for any delay, loss or damage caused wholly or in part by any act of God, governmental restrictions, condition or control breakdown in communication systems or by reason of any other act, matter or thing beyond their reasonable control. Transactions carried out by CIMB Islamic or any other person acting on the Customer's instructions made or given or purporting to be made or given by the Customer or any one of the Customers where the Customer comprises more than one person or the authorised signatories of the Customer or by any other person on behalf of the Customer and transactions arising from the use or the purported use of any Card or when available, the Electronic Services or Internet Applications or other applications shall be binding on the Customer for all purposes regardless of the circumstances prevailing or the nature of the transaction or arrangement or the amount of money involved and notwithstanding any error or misunderstanding or lack of clarity in the terms of such instructions or other communications.</p> <p>11.2 CIMB Islamic and its agents and nominees shall not be liable for any loss or damage suffered by the Customer by reason of or due to any act, failure or omission or delay on the part of CIMB Islamic or any nominee or agent or sub-agent or officer or employee of CIMB Islamic or any Fund, Manager or trustee or Fund custodian or register or depository or depository agent or clearing system or any other person to negotiate, carry out or execute the Customer's</p>	<p>11.1 CIMB Islamic shall be under no liability for any delay, loss or damage caused wholly or in part by any act of God, governmental restrictions, condition or control breakdown in communication systems or by reason of any other act, matter or thing beyond their reasonable control.</p> <p>11.2 Transactions carried out by CIMB Islamic or any other person acting on the Customer's instructions made or given or purporting to be made or given by the Customer or any one of the Customers where the Customer comprises more than one person or the authorised signatories of the Customer or by any other person on behalf of the Customer and transactions arising from the use or the purported use of any Card or when available, the Electronic Services or Internet Applications or other applications shall be binding on the Customer for all purposes regardless of the circumstances prevailing or the nature of the transaction or arrangement or the amount of money involved and notwithstanding any error or misunderstanding or lack of clarity in the terms of such instructions or other communications.</p> <p>11.3 The Customer represents, warrants and undertakes to CIMB Islamic that the Customer's particulars furnished to CIMB Islamic, including particulars on resident status or tax residency status are accurate, true and complete. The Customer undertakes to notify CIMB Islamic immediately of any change in the particulars. Unless CIMB Islamic receives any notice of such change, CIMB Islamic will rely on the records in the form last</p>

		<p>instructions or CIMB Islamic's obligations under these terms and conditions or under or pursuant to any application made by the customer to CIMB Islamic including CIMB Islamic's relevant application form or by reason of or due to any act or improper or wrongful execution on the part of CIMB Islamic or any nominee or agent or sub-agent or officer or employee of CIMB Islamic or any Manager of the Fund or trustee or Fund custodian, registrar or depository or depository agent or clearing system or any other person with regard to or in connection with the initiation, or carrying out or execution of the Customer's instructions or any transaction or any subscription or switching or transfer or redemption of Units (whether or not the damage or loss is caused by negligence) on the part of CIMB Islamic. CIMB Islamic and its agents and nominees shall not be liable to the Customer for any loss or damage caused by events beyond the control of CIMB Islamic and/or its agents and nominees.</p> <p>11.3 CIMB Islamic and its agents and nominees shall not be liable to the Customer for any loss or damage resulting from or due to errors or defaults of any kind (including loss or damage resulting from the negligence of CIMB Islamic and/or and its agents and nominees) in accepting or acting on or executing any instructions given by the Customer or in relation to or in connection with any matter relating to the holding, subscription, switching, transfer or redemption of Units or the custody of Units or any transaction made or purported to be made or the payment and crediting of funds or monies or the use or purported use by the Customer of the Custodial Services.</p> <p>11.4 The issue price and redemption (realisation) prices are determined by the</p>	<p>submitted by Customer. CIMB Islamic is not obliged to verify any particulars furnished by Customer and CIMB Islamic shall not be liable or responsible for any loss or damage suffered or incurred by Customer or any other person by reason of error or omission in the last application submitted to CIMB Islamic or in the instructions given by the Customer including loss or damage suffered by reason unless caused directly by CIMB Islamic's gross negligence or wilful default and/or its agents and nominees.</p> <p>11.4 CIMB Islamic may vary (whether by adding to, deleting from or otherwise amending) ("Amendment") any of these Terms and Conditions by giving Customer at least twenty-one (21) calendar days' notice before the Amendment is effective. The Amendment shall take effect and be binding from the date specified in the notice. The Customer may close the Account if they do not agree to the Amendment.</p> <p>11.5 These Terms and Conditions shall continue to bind the Customer even if there is a change by amalgamation, merger, reconstruction or otherwise to CIMB Islamic and/or the Customer.</p> <p>11.6 CIMB Islamic will send or cause transaction confirmations and statements relating to the Account to be sent to Customer. Customer may also apply to view their statements online via CIMB Islamic Clicks. Requests for additional copies of statements in hard copy shall be subject to the applicable fees. Request for statements for a period more than one (1) year will cost more.</p> <p>11.7 Customer must carefully review the statement and any errors or inaccuracies must be notified to CIMB Islamic immediately. If Customer does not inform CIMB Islamic promptly (notification will be regarded as having been made promptly if</p>
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Managers of the Fund in accordance with the relevant trust deed or prescribed procedures on Dealing Day. Any price or value given by CIMB Islamic in respect of any Unit is not final and binding and is only indicative information provided to the Customer and CIMB Islamic shall not be responsible or liable therefore. Any information given by CIMB Islamic is for reference only and CIMB Islamic shall not in any event be liable or responsible for the completeness or accuracy of the information given.

11.5 The Customer represents warrants and undertakes to CIMB Islamic that particulars given to CIMB Islamic including particulars as to resident status (whether in the application or otherwise) are strictly accurate, true and complete. The Customer undertakes to notify CIMB Islamic immediately of any change in the particulars or information of the Customer or of the Account. Until CIMB Islamic receives any notice of such change, CIMB Islamic will rely on the records in the form last submitted by the Customer. CIMB Islamic is not obliged to verify any particulars furnished by the Customer and CIMB Islamic shall not be liable or responsible for any loss or damage suffered or incurred by the Customer or any other person by reason of any error or omission in the completion of the application or in the furnishing of the particulars or in the instructions given by the Customer including loss or damage suffered by reason of the negligence of CIMB Islamic and/or its agents and nominees.

11.6 CIMB Islamic shall be entitled, at any time and from time to time upon giving adequate notice, to add, delete, vary or amend any or all these terms and conditions at its sole and absolute discretion and where any application to open the Account is made or signed by

it is no later than fourteen (14) calendar days from the date of the statement), Customer will be deemed to have conclusively accepted the contents of the statement as true and correct and may not be entitled to have any errors or inaccuracies corrected.

11.8 CIMB Islamic may choose not to issue any statements if the Account is dormant or inactive for any period. CIMB Islamic may also stop issuing statements if the statement is unclaimed or undeliverable for any reason.

more than one person or where Custodial Services are provided to more than one person, each person shall be bound by any addition, deletion, variation or amendment to these terms and conditions. Any additions, deletions, variation or amendments to these terms and conditions shall be binding on the Customer and be deemed to be brought to the Customer's attention by its display at CIMB Islamic or by notice being sent by CIMB Islamic or advertised on CIMB Islamic's website or by any other mode which CIMB Islamic deems fit.

11.7 The terms and conditions shall continue to bind the Customer notwithstanding any amalgamation or merger that may be effected by CIMB Islamic with any other company or companies and notwithstanding any reconstruction of CIMB Islamic involving the formation of and transfer of the whole or any part or its undertaking and assets to a new company and notwithstanding the sale and transfer of the whole or any part or its undertaking and assets to another company, whether the company or companies with which CIMB Islamic may amalgamate or merge or the company to which CIMB Islamic may transfer the whole or any part of its undertaking and assets either on a reconstruction or sale or transfer as stated above shall or shall not differ from CIMB Islamic in their objects, character or constitution, it being the intent that the terms and conditions herein shall remain valid and effectual in all respects in favour of, against and with reference to, and that the benefit of this terms and conditions and all rights conferred upon CIMB Islamic by the term and conditions herein may be assigned to and enforced by, any such company or companies and proceeded on in the same manner to all intents and purposes as if such company or companies had been named in this

		terms and conditions instead of CIMB Islamic.	
<b>13.</b>	<b>Revision of Foreign Currency Clauses</b>	<p>12.1 The Customer shall bear the risk of any act or law of any country affecting the availability of the relevant currency or resulting in the illegality of making payment in the relevant currency of any Units, Fund, securities and investments or any facility granted by CIMB Islamic to the Customer or any deposit made by the Customer or any redemption proceeds or other proceeds or payments denominated in the relevant currency and CIMB Islamic shall incur no liability in the event of loss resulting from a change in the applicable law, governmental regulation or order of Malaysia or of the country in which the relevant currency is issued.</p> <p>12.2 Where any restrictions or controls on the trading in or on the convertibility or on the remittance of the relevant currency is imposed in the country in which the relevant currency is issued, CIMB Islamic shall be entitled to convert the relevant currency (at CIMB Islamic's usual rate and subject to the ordinary charges) forthwith and without seeking the Customer's consent into a currency of CIMB Islamic's choice.</p> <p>12.3 In the preceding two subparagraphs "relevant currency" means the currency in which any Unit, Fund, securities, investments, facility, deposit or redemption proceeds or other proceeds or payment is denominated (be it the currency of the Account or the currency of payment).</p>	<p>12.1 If Customer subscribes/purchases or holds any Unit Trusts in foreign currency, Customer shall bear the risk of any act or law affecting the availability of, or resulting in the illegality of payment in that foreign currency relating to any Units Trust or Fund, and CIMB Islamic shall incur no liability if such loss occurs.</p> <p>12.2 If there is any restriction or control in the trading, convertibility or remittance of any currency imposed in the country in which the relevant currency is issued, CIMB Islamic shall be entitled to convert that currency into a currency of CIMB Islamic's choice at its spot rate of exchange without seeking Customer's consent and any such conversion shall be subject to fees and charges.</p>
<b>14.</b>	<b>Addition of Unclaimed Monies Clause</b>	<b>Nil</b>	<p>13.1 If CIMB Islamic is unable to credit Customer's CASA or CASA-i for any reason whatsoever including but not limited to Customers' inactive, dormant or closed CASA or CASA-i, CIMB Islamic will proceed to make payment to Customers via other means. If such payment remains unclaimed after one year, it will be</p>

			transferred to the Registrar of Unclaimed Monies in accordance with the Unclaimed Moneys Act 1965.
15.	<b>Revision of Freezing of accounts Clauses</b>	<p>13.1 CIMB Islamic shall at any time be entitled to at its discretion and without any prior notice to the Customer refrain from effecting or carrying out any transaction of the Customer including but not limited to the payment of any monies, or the holding, subscription, switching, transfer or redemption of Units, the processing of such transactions or any instructions to effect receipt of payment into the Customer's Account ("Freezing of the Customer's accounts") upon the occurrence of any one of the following events:-</p> <p>A. CIMB Islamic being notified that the Customer has committed an act of bankruptcy and/or a petition for winding up or for bankruptcy has been presented against the Customer ("the Customer's insolvency matters").</p> <p>B. Upon CIMB Islamic being notified concerning any opposing or adverse or conflicting claims made by any partners, directors or shareholders or by any persons alleging to be partners, directors or shareholders in relation to any Customers' account which is or are partnership or companies account ("The Customer's internal matters").</p> <p>C. Upon CIMB Islamic being notified and requested by any authority, including but not but limited to Bank Negara Malaysia, the Police authorities, or any other statutory authorities ("the authorities") to so refrain from performing any transaction under the Customer's Account regardless of whether the authorities have the legal or valid authority to so request CIMB Islamic ("the authorities' directives").</p> <p>13.2 The Freezing of the Customer's Account shall cease or be lifted upon the occurrence of any of the following events:-</p>	<p>14.1 CIMB Islamic may freeze the Account at any time pursuant to any laws, court orders, regulations and/or enactments. CIMB Islamic is also allowed, without having to give Customer any prior notice, to refrain from effecting or carrying out any instruction or transaction under the Account ("Freezing of the Account") if any of these events happen:</p> <p>(a) CIMB Islamic is notified that Customer has committed an act of bankruptcy and/or a bankruptcy notice and/or a petition for winding up and/or a creditor's petition for bankruptcy as the case may be has been filed or presented against the Customer ("Customer's insolvency matters");</p> <p>(b) in relation to the Account which is maintained as a joint account, if CIMB Islamic receives any conflicting claims or instructions ("Customer's internal dispute");</p> <p>(c) CIMB Islamic is notified and requested by any authority, including but not limited to Bank Negara Malaysia, the Royal Malaysia Police, the Government of Malaysia or any other statutory or governmental authorities ("the relevant authorities") to refrain from performing any transaction under the Account regardless whether the relevant authorities have the legal or valid authority to so request the Bank ("directives of the relevant authorities");</p> <p>(d) if CIMB Islamic becomes suspicious of any fraudulent activities concerning the Account, or if any police report is lodged in respect of the Account, by any person or CIMB Islamic or if CIMB Islamic and/or the relevant authorities conduct(s) any investigation on any illegal transaction(s) or suspected illegal transaction(s) carried out through the Account, misuse or suspicion of any misuse of the Account or</p>

		<p>A. In respect of the Customer's insolvency matters, it shall be shown to the satisfaction of CIMB Islamic by the Customer with appropriate evidence that the petition for winding up or for bankruptcy has been validly withdrawn or dismissed or upon CIMB Islamic being served with an appropriate court order sanctioning the lifting of the Freezing of the Customer's account.</p> <p>B. In respect of the Customer's internal matters, the same has been settled as between all parties concerned and a statement in writing to that effect signed by all parties concerned has been served on CIMB Islamic requesting for the unconditional lifting of the Freezing of the Customer's account or in the alternative a Court Order has been served on CIMB Islamic sanctioning the lifting of the Freezing of the Customer's account.</p> <p>C. In respect of the authorities' directives, CIMB Islamic has been notified in writing by the authorities to lift the Freezing of the Customer's account or in the alternative an appropriate Court Order has been served on CIMB Islamic sanctioning the lifting of the Freezing of the Customer's account.</p> <p>13.3 In so Freezing the Customer's Account pursuant to the terms and conditions herein including any action which may be taken by CIMB Islamic such as not effecting any instructions of the Customer as provided herein, the Customer agrees that CIMB Islamic and/or and its agents and nominees shall not be held liable for any losses damages expenses costs or charges which may be claimed against CIMB Islamic and its agents and nominees or which may be incurred by CIMB Islamic and its agents and nominees (including legal costs on a solicitor and client basis) and in connection therewith the Customer further agrees to keep CIMB Islamic and its agents and nominees fully indemnified</p>	<p>any fraudulent transaction(s) in respect of the Account; and</p> <p>(e) if CIMB Islamic becomes aware of complaints having been made by third parties to the relevant authorities that the Account has been used for conducting any fraudulent transactions and/or deposits and/or scams and/or soliciting illegal deposits based on its own internal investigation or information made available to it by the relevant authorities.</p> <p>14.2 The Freezing of the Account will be lifted up in any of the following events:-</p> <p>(a) In respect of the Customer's insolvency matters, CIMB Islamic is provided with satisfactory evidence that the bankruptcy notice or the petition for winding up or the creditor's petition for bankruptcy has been validly withdrawn or dismissed or struck out by the court or if CIMB Islamic is ordered by the court to lift the Freezing of the Account;</p> <p>(b) In respect of the Customer's internal dispute, the same has been settled between the joint account holders concerned and a statement in writing to that effect signed by all joint account holders has been served on CIMB Islamic requesting for the unconditional lifting of the Freezing of the Account or if CIMB Islamic is ordered by the court to lift the Freezing of the Account;</p> <p>(c) In respect of the directives of the relevant authorities, CIMB Islamic has been informed in writing by the relevant authorities to lift the Freezing of the Account or if CIMB Islamic is ordered by the court to lift the Freezing of the Account; and</p> <p>(d) In respect of the investigation by the relevant authorities or CIMB Islamic, CIMB Islamic being satisfied that no further investigation is required or CIMB Islamic being served with a notification by the relevant authorities that that the Account no longer has any bearing on any ongoing</p>
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		<p>(including legal cost on a solicitor and client basis) against any claims for damages losses expenses costs or charges which may be made against CIMB Islamic and its agents and nominees by any other party.</p> <p>13.4 The Customer further agrees that should CIMB Islamic and its agents and nominees be sued or be made a party in any suit arising out of CIMB Islamic action in Freezing the Customer's account herein or should CIMB Islamic before or after the Freezing of the Customer's account commence any suit against any party including the Customer for any appropriate relief or declaration to be made by any court, all penalties losses damages claims expenses charges and cost (legal or otherwise including costs on a solicitors and client basis) which may be awarded against CIMB Islamic or which CIMB Islamic and its agents and nominees may incur shall be indemnified by the Customer in accordance with the terms provided in Clause 5.1 herein.</p> <p>13.5 In so acting pursuant to any terms and conditions herein the Customer agrees that CIMB Islamic and its agents and nominees shall not be held liable or responsible for any losses, damages, expenses, costs whatsoever which may be claimed against CIMB Islamic and its agents and nominees upon the grounds that CIMB Islamic and its agents and nominees have not been fixed with notification of the relevant events aforementioned in Clause 13.1 by reason that the notification is irregular, invalid, erroneous, mistaken, void, not effective or by reasons of any other grounds whatsoever.</p>	<p>investigations or the investigation has been discontinued.</p> <p>14.3 In taking any action to freeze the Account, including not effecting any instructions of the Customer, CIMB Islamic shall not be held liable for defamation and/or for any losses damages expenses costs or charges whatsoever, claimed against, or incurred or suffered by CIMB Islamic. The Customer agrees and undertakes to keep CIMB Islamic fully indemnified against any claims for damages losses expenses charges and costs (legal or otherwise including costs on a solicitor and client basis and party to party costs) which may be made against CIMB Islamic by any other person for CIMB Islamic's action in freezing the Account in accordance with this clause.</p> <p>14.4 If CIMB Islamic is sued or made a party to any suit arising out of the Freezing of the Account by CIMB Islamic or if before or after the Freezing of the Account, CIMB Islamic commences any suit (including any interpleader proceedings) against any party including the Customer, the Customer shall indemnify CIMB Islamic for all penalties losses damages claims expenses charges and costs (legal or otherwise including costs on a solicitor and client basis and party to party costs) which may be awarded by the court against CIMB Islamic or which CIMB Islamic may incur.</p> <p>14.5 In exercising any of CIMB Islamic's rights, the Customer agrees that CIMB Islamic shall not be held liable or responsible for any losses, damages, expenses or costs whatsoever solely on the grounds that CIMB Islamic did not have proper notice that the events set out in Clause 14.1 happened whether due to reasons that the notification was irregular, invalid, erroneous, mistaken, void, or</p>
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			otherwise not effective for any other reason whatsoever.
16.	<b>Removal of Customer liable for taxes Clause</b>	14.1 The Customer shall pay, on demand and on a full indemnity basis, to CIMB Islamic all taxes, imposts, levies, duties, charges, fees, deductions, and withholdings and interest thereon and penalties with respect thereto which may be imposed in respect of the Units and/or investments in any Funds held by CIMB Islamic for the Customer.	<b>Nil</b>
17.	<b>Revision of Termination Clauses</b>	<p>15.1 CIMB Islamic or the Customer may close the Account and/or terminate the Investment and Custodial Services by giving the other party written notice in writing. Upon the issuance of the notice of termination, the Customer shall make arrangements for the transfer of existing Units from CIMB Islamic (or any other custodian, if one has been appointed by CIMB Islamic) to the Customer or such other person which the Customer may elect before the effective date of termination. If the Customer fails to complete such arrangements, CIMB Islamic (at the cost of the Customer) may transfer or redeem the Units held in such manner as CIMB Islamic may think fit and CIMB Islamic is irrevocably authorised to give necessary instructions to third parties on behalf of the Customer to execute such documents and to do all such other things as CIMB Islamic shall deem fit at its sole and absolute discretion, without any liability for any costs, expenses, losses or damages of whatsoever nature incurred or suffered by the Customer.</p> <p>15.2 If for any reason the Manager of the Fund instructs CIMB Islamic to divest, transfer or otherwise dispose of any Units or any Fund investments in accordance with the terms and conditions governing the operation of such Fund, CIMB Islamic will seek the Customer's instructions on such matters and if no instructions are received within the time specified by</p>	<p>16.1 Customer may close the Account and/or redeem the Units at any time by completing the appropriate forms.</p> <p>16.2 CIMB Islamic may also close the Account and/or terminate the investment by giving Customer written notice. Upon issuance of the notice of termination, Customer shall make arrangements to transfer its existing Units from CIMB Islamic (or any other custodian, if one has been appointed by CIMB Islamic) to Customer or such other person which Customer may elect before the effective date of termination. If Customer fails to complete such arrangements, CIMB Islamic may transfer or redeem the Units and CIMB Islamic is irrevocably authorised to do so on behalf of Customer at Customer's cost, without liability of any kind incurred or suffered by the Customer.</p> <p>16.3 If for any reason the Fund Manager instructs or directs CIMB Islamic to divest, transfer, redeem or dispose of any Units, CIMB Islamic will follow the Fund Manager's instructions or seek Customer's consent to do so and if no such consent is received within the specified time, then CIMB Islamic is irrevocably authorised by Customer to proceed with such divestment, transfer, redemption or disposal of the Units and will credit the proceeds to Customer's CASA or CASA-i or otherwise make payment to the Customer.</p>

		CIMB Islamic then CIMB Islamic will (and is irrevocably authorised by the Customer to) redeem or transfer the relevant Units or Fund investments. In the case where Units are redeemed, CIMB Islamic will credit the proceeds to the Customer's account held with any bank or make payment by cheques in the name of the Customer.	
18.	<b>Revision of Governing Law and Jurisdiction Clauses</b>	<p>16.1 These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia. In relation to any legal action or proceedings arising out of or in connection with these said terms and conditions, the Customer hereby irrevocably submits to the jurisdiction of the courts of Malaysia.</p> <p>16.2 In the event of any inconsistency or conflict between the English and Bahasa Malaysia or other language version of the terms and conditions herein, the English version shall prevail. Notwithstanding the aforementioned where request is made by the Customer for the Bahasa Malaysia version of the terms and conditions herein, CIMB Islamic shall provide the same to the Customer and if the agreement is entered into on this basis, then the Bahasa Malaysia version of the Terms and Conditions shall prevail.</p>	<p>17.1 These Terms and Conditions are subject to and construed in accordance with the laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia and other relevant regulatory bodies to which the Bank is subject.</p> <p>17.2 Customer agrees to submit to the jurisdiction of the courts of Malaysia.</p> <p>17.3 The Funds or any money withdrawn from an insured deposit for the purpose of purchasing any Units in a Fund are not protected by PIDM.</p>
19.	<b>Revision of Feedback and Complaints Clause</b>	<p>Complaints, if any, relating to any matter herein can be made and sent to the following address of CIMB Islamic and/or by contacting CIMB Islamic by telephone and/or facsimile at the following numbers:</p> <p>Customer Resolution Unit (CRU) P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan Tel No. : +603-6204 7788 Fax No.: +603-2691 3248 E-mail : cru@cimb.com</p>	<p>Feedback and/or complaints can be sent to CIMB Islamic at the following contact details:</p> <p>Customer Resolution Unit (CRU) P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan Tel No. : +603-6204 7788 E-mail : cru@cimb.com</p>
20.	<b>Revision of Privacy Clause (for Natural</b>	<b>Where the Customers are individuals (including but not limited to sole proprietor, partnerships, registered</b>	<b>Where the Customers are individuals (including but not limited to sole proprietor, partnerships, registered</b>

<p><b>Persons) Clauses</b></p>	<p><b>businesses and associations) this clause 19 shall apply.</b></p> <p>19.1 The Customer hereby confirms that the Customer has read, understood and agreed to be bound by the CIMB Islamic Group Privacy Notice (which is available at <a href="http://www.cimbbank.com.my">www.cimbbank.com.my</a>) and the clauses herein, as may relate to the processing of the Customer's personal information. For the avoidance of doubt, the Customer agrees that the said Privacy Notice shall be deemed to be incorporated by reference into these terms and conditions.</p> <p>19.2 In the event the Customer provides personal and financial information relating to third parties, including information relating to your next-of-kin and dependents for the purpose of opening or operating the Customer's account(s)/facility(ies) with CIMB Islamic or otherwise subscribing to CIMB Islamic's products and services, the Customer (a) confirms that the Customer has obtained their consent or are otherwise entitled to provide this information to CIMB Islamic and for CIMB Islamic to use it in accordance with these terms and conditions; (b) agrees to ensure that the personal and financial information of the said third parties is accurate; (c) agree to update CIMB Islamic in writing in the event of any material change to the said personal and financial information; and (d) agrees to CIMB Islamic's right to close the Account and/or terminate the Investment and Custodial Services should such consent be withdrawn by any of the said third parties.</p> <p>19.3 Where the Customer instructs CIMB Islamic to effect any sort of cross-border transaction (including to make or receive payments), the details relevant to the cross-border transaction (including</p>	<p><b>businesses and associations) this clause 19 shall apply.</b></p> <p>19.1 The Customer hereby confirms that the Customer has read, understood and agreed to be bound by the CIMB Islamic Group Privacy Notice (which is available at <a href="http://www.cimb.com.my">www.cimb.com.my</a>) and the clauses herein, as may relate to the processing of the Customer's personal information. For the avoidance of doubt, the Customer agrees that the said Privacy Notice shall be deemed to be incorporated by reference into these terms and conditions.</p> <p>19.2 In the event the Customer provides personal and financial information relating to third parties, including information relating to your next-of-kin and dependents for the purpose of opening or operating the Customer's account(s)/facility(ies) with CIMB Islamic or otherwise subscribing to CIMB Islamic's products and services, the Customer (a) confirms that the Customer has obtained their consent or are otherwise entitled to provide this information to CIMB Islamic and for CIMB Islamic to use it in accordance with these terms and conditions; (b) agrees to ensure that the personal and financial information of the said third parties are accurate; (c) agrees to update CIMB Islamic in writing in the event of any material change to the said personal and financial information; and (d) agrees to CIMB Islamic's right to close the Account and/or terminate the Investment and Custodial Services should such consent be withdrawn by any of the said third parties.</p> <p>19.3 Where the Customer instructs CIMB Islamic to effect any sort of cross-border transaction (including to make or receive payments), the details relevant to the cross-border transaction (including information relating to those involved in the said transaction) may be received</p>
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	<p>information relating to those involved in the said transaction) may be received from or sent abroad, where it could be accessible (whether directly or indirectly) by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime). In instructing CIMB Islamic and/or CIMB Islamic's agents to enter into any cross-border transaction on the Customer's behalf, the Customer agrees to the above said disclosures on behalf of the Customer and others involved in the said cross-border transaction.</p> <p>19.4 CIMB Islamic may use a credit reporting/reference agency to help make decisions, for example when CIMB Islamic needs to (a) check details on applications for credit and credit-related or other facilities; (b) manage credit and credit-related accounts or facilities, including conducting reviews of the Customer's portfolio(s); and/or recover debts. The Customer will be linked by credit reporting/reference agencies to any other names the Customer uses or have used, and any joint and several applicants. CIMB Islamic may also share information about the Customer and how you manage your account(s)/facility(ies) with relevant credit reporting/reference agencies.</p> <p>19.5 Even after the Customer has provided CIMB Islamic with any information, the Customer will have the option to withdraw the consent given earlier. In such instances, CIMB Islamic will have the right to not provide or discontinue the provision of any product, service, account(s) and/or facility(ies) that is/are linked with such information.</p> <p>19.6 CIMB Islamic reserves the right to amend this clause from time to time at CIMB Islamic's sole discretion and shall provide prior notification to the Customer</p>	<p>from or sent abroad, where it could be accessible (whether directly or indirectly) by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime). In instructing CIMB Islamic and/or CIMB Islamic's agents to enter into any cross-border transaction on the Customer's behalf, the Customer agrees to the said disclosures on behalf of the Customer and others involved in the said cross-border transaction.</p> <p>19.4 CIMB Islamic may at any time and from time to time now and/or in the future carry out the necessary reference checks including but not limited to credit reporting/reference checks with credit reporting/reference agencies, including but not limited to CCRIS, Financial Information Services Sdn Bhd and/or any other agencies and/or from any financial institution to enable CIMB Islamic to ascertain Customer's status as may be required to help make decisions, for example when CIMB Islamic needs to (a) check details on applications for credit and credit-related or other facilities; (b) manage credit and credit-related accounts or facilities, including conducting reviews of the Customer's portfolio(s); and/or (c) recover debts. The Customer will be linked by credit reporting/reference agencies to any other names the Customer uses or have used, and any joint and several applicants. CIMB Islamic may also share information about the Customer and how the Customer manages its account(s)/facility(ies) with relevant credit reporting/reference agencies, and for any of these credit reporting/reference agencies to disclose your credit information to its subscribers for purposes of fraud detection and fraud prevention.</p> <p>19.5 Even after the Customer has provided CIMB Islamic with any information, the Customer will have the option to withdraw</p>
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		<p>in writing and place any such amendments on our websites and/or by placing notices at the banking halls or at prominent locations within CIMB Islamic's branches.</p> <p>19.7 For the purposes of this Clause 19 and Clause 20, the CIMB Islamic Group consists of CIMB Islamic Group Holdings Berhad and all its related companies as defined in Section 6 of the Companies Act 1965 and jointly controlled companies that provide financial and other regulated services, excluding companies, branches, offices and other forms of presence operating outside Malaysia, and the use of the words "CIMB Islamic" and "CIMB Islamic's" are to be read as references to the CIMB Islamic Group.</p> <p>19.8 This clause shall be without prejudice to any other clause in these terms and conditions which provides for the disclosure of information.</p>	<p>the consent given earlier. In such instances, CIMB Islamic will have the right to not provide or discontinue the provision of any product, service, account(s) and/or facility(ies) that is/are linked with such information with at least 3 business days' prior written notice to you.</p> <p>19.6 CIMB Islamic reserves the right to amend this clause from time to time at CIMB Islamic's sole discretion and shall provide not less than twenty-one (21) days' prior written notice to the Customer and place any such amendments on its websites and/or by placing notices at the banking halls or at prominent locations within CIMB Islamic's branches.</p> <p>19.7 For the purposes of this clause 19, the CIMB Islamic Group consists of CIMB Islamic Group Holdings Berhad and all its related companies as defined in Section 7 of the Companies Act 2016 and jointly controlled companies that provide financial and other regulated services, excluding companies, branches, offices and other forms of presence operating outside Malaysia, and the use of the words "CIMB Islamic" and "CIMB Islamic's" are to be read as references to the CIMB Islamic Group.</p> <p>19.8 This clause shall be without prejudice to any other clause in these terms and conditions which provides for the disclosure of information.</p>
21.	<b>Removal of Privacy Clause (for Corporate Customers) Clauses</b>	<p><b>Where the Customer is a corporation (including but not limited to the entities falling within the definition of "Corporation" defined in Section 4 of the Companies Act 1965) this clause 20 shall apply.</b></p> <p>20.1 The Customer hereby irrevocably consents and authorises, and confirms that it has duly obtained its directors, shareholders, officers, guarantors and/or</p>	<b>Nil</b>

		<p>such other relevant persons consent and authority, for CIMB Islamic:</p> <p>(a) to be provided information (inclusive of relevant personal information of the said directors, shareholders, officers, guarantors and/or relevant persons) as may be required by CIMB Islamic for use in accordance with provisions and for the purpose of these terms and conditions ;</p> <p>(b) to carry out the necessary reference checks including but not limited to credit reference/reporting checks to further ascertain the status of the Customer and its subsidiaries, directors, shareholders, officers, guarantors and/or such other relevant persons;</p> <p>(c) to disclose the said directors, shareholders, officers, guarantors and/or relevant persons personal information to the classes of parties described in CIMB Islamic Group Privacy Notice (which is available at <a href="http://www.cimbbank.com.my">www.cimbbank.com.my</a>); and</p> <p>(d) to provide the said directors, shareholders, officers, guarantors and/or relevant persons with information on CIMB Islamic's products, services and/or offers (inclusive of the</p>	
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For queries, you may refer to a list of Frequently Asked Questions (FAQ) which has been prepared as below.

Thank you.

The Management

CIMB Bank Berhad [197201001799 (13491-P)]

## Frequently Asked Questions (FAQ)

No	Question	Answer
1	What is the purpose of the revision?	The purpose of the revision is to make the CIMB Bank and CIMB Islamic's Terms and Conditions governing the operation of the Unit Trust account and custodial services, more comprehensive for the customer. It is our commitment to treat all our customer fairly and let them be informed of all the updated terms and conditions governing Unit Trust.
2	When will the revised Terms and Conditions take effect?	The revised Terms and Conditions will take effect on 19 August 2020.
3	Are the revised Terms and Conditions applicable to existing customers as well?	Yes.
4	If I have further queries in the future, who do I go to?	For further assistance, you may reach to us via letter, phone call and email:  Address: CIMB Bank Berhad, Customer Resolution Unit (CRU), P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan Telephone No: +603-6204 7788 Email: <a href="mailto:cru@cimb.com">cru@cimb.com</a>