

IMPORTANT NOTICE DATED 9 NOVEMBER 2023**NOTICE OF AMENDMENTS TO CIMB BANK BERHAD AND CIMB ISLAMIC BANK BERHAD'S
ACCOUNT(S) TERMS AND CONDITIONS**

Dear Valued Customers,

We wish to inform you that the terms and conditions governing the following account(s) of CIMB Bank Berhad [197201001799] ("CIMB Bank") and CIMB Islamic Bank Berhad [200401032872] ("CIMB Islamic") have been amended and shall take effect on 1 December 2023.

CIMB Bank

1. Current Account
2. Savings Account
3. Fixed Deposit Account
4. Foreign Currency Account
5. CIMB AirAsia Savers Account

CIMB Islamic

1. Current Account-i
2. Savings Account-i
3. Fixed Return Income Account-i (FRIA-i)
4. Foreign Currency Current Account-i (FCCA-i)
5. Foreign Currency Fixed Return Income Account-i (FCFRIA-i)
6. Special Mudarabah Investment Account-i (SMIA-i)
7. Term Investment Account-i (TIA-i)
8. Daily Unrestricted Investment Account-I (DURIAN-i)

For ease of reference, a tabulation of the amendments/revised/new clauses of the Terms and Conditions are set out in the table below.

Please refer to our website at www.cimb.com.my for a copy of the amended Terms & Conditions.

Should you have any queries, please refer to any of our CIMB Bank/CIMB Islamic Bank branch or call our Consumer Contact Centre at **03 6204 7788**.

Thank you.

The Management
CIMB Bank Berhad
CIMB Islamic Bank Berhad

IMPORTANT NOTICE DATED 8 NOVEMBER 2023

The amended/revised/new clause is set out in the table below:

No	Product Name	Existing Clauses	Revision/ Amendments/ New Clauses
1.	<p>CIMB Bank Berhad</p> <p>Current Account</p>	<p><u>Clause 10.5</u></p> <p>Pending closure of the Current Account, the Bank may refuse to accept any deposits(s), limit the amount that may be deposited and withhold and/or suspend payment of any monies from the credit balance of the Current Account and/or refuse to allow or carry out any transaction including withdrawals of money in respect of a Current Account (including transfers and telegraphic transfers of moneys from or to the account holder's Current Account).</p> <p><u>Clause 14.1</u></p> <p>The Bank may combine and consolidate the Current Account and any other accounts of the account holder maintained with the Bank ('the Accounts') and/or set-off and/or transfer any credit balance in the Accounts in or towards the satisfaction of any of the account holder's liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint, or in other currencies ('the Indebtedness') by giving the account holder seven (7) calendar days prior notice. Pending the exercise of the Bank's rights, the Bank may freeze the monies in the Accounts. Upon the expiry of the notice period, the Bank may set-off the entire credit balance from the Accounts towards settlement of the Indebtedness.</p> <p><u>Clause 14.2</u></p> <p>The Bank's right to freeze the Accounts and to set-off can be exercised in respect of (a) any joint Current Account and/or any other joint accounts of the account holders and utilized to set-off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy or winding up filed against the account holder or any</p>	<p><u>Amendment on Clause 10.5</u></p> <p>Pending closure of the Current Account, the Bank may refuse to accept any deposits(s), limit the amount that may be deposited and withhold, earmark and/or suspend payment of any monies from the credit balance of the Current Account and/or refuse to allow or carry out any transaction including withdrawals of money in respect of a Current Account (including transfers and telegraphic transfers of moneys from or to the account holder's Current Account).</p> <p><u>Amendment on Clause 14.1</u></p> <p>The Bank may combine and consolidate the Current Account and any other accounts of the account holder maintained with the Bank ('the Accounts') and/or set-off and/or transfer any credit balance in the Accounts in or towards the satisfaction of any of the account holder's liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint, or in other currencies ('the Indebtedness') by giving the account holder seven (7) calendar days prior notice. Pending the exercise of the Bank's rights, the Bank may retain, withhold, earmark or to freeze all monies in the Accounts. In the even the account holder fails to settle the Indebtedness with the Bank upon the expiry of the said seven (7) calendar days notification, the Bank shall be entitled to set off the entire credit balance from the Accounts or up to the amount of the Indebtedness for partial or full settlement of the Indebtedness (as the case may be).</p> <p><u>Amendment on Clause 14.2</u></p> <p>The Bank's right as set out in Clause 14.1 can be exercised in respect of (a) any joint Current Account and/or any other joint accounts of the account holders and utilized to set-off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy or winding up filed against the account holder or any</p>

	<p>one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt or wound up; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Clause 14.4</u></p> <p>In addition to the right to debit under Clause 14.3, in respect of any transactions made through channels operated by Payments Network Malaysia Sdn Bhd ("Paynet") involving any allegations, claims or disputes in connection with any erroneous, wrongful, mistaken, fraudulent and/or unauthorised transaction, the Bank is authorised to debit the Current Account and make refunds in accordance with Paynet's prevailing guidelines and terms ("Paynet Rules").</p> <p><u>Clause 14.5</u></p> <p>Pending the debit of the Current Account pursuant to Clause 14.3 and Clause 14.4, the Bank shall have the right to freeze all monies in the Current Account.</p> <p><u>Clause 14.6</u></p> <p>Notwithstanding Clause 14.1 and 14.3, the Bank shall be irrevocably allowed to immediately debit the Current Account to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall only be required to give notice of the debit of the Current Account to the account holder through any form of instantaneous communication (including by e-mail and/or short messaging service (SMS) and voice recording) if the giving of such notice is not prohibited under any such laws, court order, regulations, sanctions and/or enactments or direction. Pending the debit of the Current Account, the Bank shall have the right to retain, withhold or to freeze all monies in the Current Account in such manner as the Bank deems reasonable.</p> <p><u>Clause 14.7</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the Current Account and/or any other accounts of the account holder ('the properties') shall automatically become</p>	<p>one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt or wound up; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Amendment on Clause 14.4</u></p> <p>In respect of any transactions made through channels operated by Payments Network Malaysia Sdn Bhd ("Paynet") involving any allegations, claims or disputes in connection with any erroneous, wrongful, mistaken, fraudulent and/or unauthorised transaction, the Bank is authorised to debit the Current Account and make refunds in accordance with Paynet's prevailing guidelines and terms ("Paynet Rules").</p> <p><u>Amendment on Clause 14.5</u></p> <p>Pending the debit of the Current Account pursuant to Clause 14.3 and Clause 14.4, the Bank shall have the right to retain, withhold, earmark or to freeze all monies in the Current Account.</p> <p><u>Amendment on Clause 14.6</u></p> <p>Notwithstanding Clause 14.1 and 14.3, the Bank shall be irrevocably allowed to immediately debit the Current Account to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall not be required to give prior notice of the debit of the Current Account to the account holder if (i) such laws, court order, regulations, sanctions and/or enactments or direction prohibits the giving of such notice, or (ii) where immediate action is required by the Bank.</p> <p><u>Amendment on Clause 14.7</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the Current Account and/or any other accounts of the account holder ('the properties') shall automatically become</p>
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		<p>security to the Bank and the Bank shall be entitled to (i) set-off and/or debit any monies forming the properties or proceeds arising from the sale of the properties for the purpose of effecting payment of any liabilities incurred by the account holder to the Bank in these Terms and Conditions (ii) retain or withhold the properties until the account holder's liabilities to the Bank are fully settled.</p>	<p>security to the Bank and the Bank shall be entitled to (i) set-off and/or debit any monies forming the properties or proceeds arising from the sale of the properties for the purpose of effecting payment of any liabilities incurred by the account holder to the Bank in these Terms and Conditions (ii) retain, withhold or earmark the properties until the account holder's liabilities to the Bank are fully settled.</p>
2.	Savings Account	<p><u>Clause 8.3</u></p> <p>The Bank may, with or without any prior notice, immediately freeze or close the Savings Account if it falls under any of the following categories: -</p> <p><u>Clause 8.6</u></p> <p>Pending closure of the Savings Account, the Bank may refuse to accept any deposits(s), limit the amount that may be deposited and withhold and/or suspend payment of any monies from the credit balance of the Savings Account and/or refuse to allow or carry out any transaction including withdrawals of money in respect of a Savings Account (including transfers and telegraphic transfers of moneys from or to the account holder's Savings Account).</p> <p><u>Clause 12.1</u></p> <p>The Bank may combine and consolidate the Savings Account and any other accounts of the account holder maintained with the Bank ('the Accounts') and/or set-off and/or transfer any credit balance in the Accounts in or towards satisfaction of any of the account holder's liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint, or in other currencies ('the Indebtedness') by giving the account holder seven (7) calendar days prior notice. Pending the exercise of the Bank's rights, the Bank may freeze the monies in the Accounts. Upon the expiry of the notice period, the Bank may set-off the entire credit balance from the Accounts towards settlement of the Indebtedness.</p>	<p><u>Amendment on Clause 8.3</u></p> <p>The Bank may, with or without any prior notice, immediately suspend or close the Savings Account if it falls under any of the following categories: -</p> <p><u>Amendment on Clause 8.6</u></p> <p>Pending closure of the Savings Account, the Bank may refuse to accept any deposits(s), limit the amount that may be deposited and withhold, earmark and/or suspend payment of any monies from the credit balance of the Savings Account and/or refuse to allow or carry out any transaction including withdrawals of money in respect of a Savings Account (including transfers and telegraphic transfers of moneys from or to the account holder's Savings Account).</p> <p><u>Amendment on Clause 12.1</u></p> <p>The Bank may combine and consolidate the Savings Account and any other accounts of the account holder maintained with the Bank ('the Accounts') and/or set-off and/or transfer any credit balance in the Accounts in or towards satisfaction of any of the account holder's liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint, or in other currencies ('the Indebtedness') by giving the account holder seven (7) calendar days prior notice. Pending the exercise of the Bank's rights, the Bank may retain, withhold, earmark or to freeze all monies in the Accounts. In the even the account holder fails to settle the Indebtedness with the Bank upon the expiry of the said seven (7) calendar days notification, the Bank shall be entitled to set off the entire credit balance from the Accounts or up to the amount of the Indebtedness for partial or full settlement of the Indebtedness (as the case may be).</p>

	<p><u>Clause 12.2</u></p> <p>The Bank's right to freeze the Accounts and to set-off can be exercised in respect of (a) any joint Savings Account and/or any other joint accounts of the account holders and utilized to set-off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy filed against the account holder or any one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Clause 12.4</u></p> <p>In addition to the right to debit under Clause 12.3, in respect of any transactions made through channels operated by Payments Network Malaysia Sdn Bhd ("Paynet") involving any allegations, claims or disputes in connection with any erroneous, wrongful, mistaken, fraudulent and/or unauthorised transaction, the Bank is authorised to debit the Current Savings Account and make refunds in accordance with Paynet's prevailing guidelines and terms ("Paynet Rules").</p> <p><u>Clause 12.5</u></p> <p>Pending the debit of the Savings Account pursuant to Clauses 12.3 and 12.4, the Bank shall have the right to freeze all monies in the Savings Account.</p> <p><u>Clause 12.6</u></p> <p>Notwithstanding Clause 12.1 and 12.3, the Bank shall be irrevocably allowed to immediately debit the Savings Account to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall only be required to give notice of the debit of the Savings Account to the account holder through any form of instantaneous communication (including by e-mail and/or short messaging service (SMS) and voice recording) if the giving of such notice is not prohibited under any such laws, court order, regulations, sanctions and/or enactments or</p>	<p><u>Amendment on Clause 12.2</u></p> <p>The Bank's right as set out in Clause 12.1 can be exercised in respect of (a) any joint Savings Account and/or any other joint accounts of the account holders and utilized to set-off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy filed against the account holder or any one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Amendment on Clause 12.4</u></p> <p>In respect of any transactions made through channels operated by Payments Network Malaysia Sdn Bhd ("Paynet") involving any allegations, claims or disputes in connection with any erroneous, wrongful, mistaken, fraudulent and/or unauthorised transaction, the Bank is authorised to debit the Savings Account and make refunds in accordance with Paynet's prevailing guidelines and terms ("Paynet Rules").</p> <p><u>Amendment on Clause 12.5</u></p> <p>Pending the debit of the Savings Account pursuant to Clauses 12.3 and 12.4, the Bank shall have the right to retain, withhold, earmark or to freeze all monies in the Savings Account.</p> <p><u>Amendment of Clause 12.6</u></p> <p>Notwithstanding Clause 12.1 and 12.3, the Bank shall be irrevocably allowed to immediately debit the Savings Account to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall not be required to give prior notice of the debit of the Savings Account to the account holder if (i) such laws, court order, regulations, sanctions and/or enactments or direction prohibits the giving of such notice, or (ii) where immediate action is required by the Bank.</p>
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		<p>direction. Pending the debit of the Savings Account, the Bank shall have the right to retain, withhold or to freeze all monies in the Savings Account in such manner as the Bank deems reasonable.</p> <p><u>Clause 12.7</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the Savings Account and/or any other accounts of the account holder ('the properties') shall automatically become security to the Bank and the Bank shall be entitled to (i) set-off and/or debit any monies forming the properties or proceeds arising from the sale of the properties for the purpose of effecting payment of any liabilities incurred by the account holder to the Bank in these Terms and Conditions (ii) retain or withhold the properties until the account holder's liabilities to the Bank are fully settled.</p>	<p><u>Amendment on Clause 12.7</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the Savings Account and/or any other accounts of the account holder ('the properties') shall automatically become security to the Bank and the Bank shall be entitled to (i) set-off and/or debit any monies forming the properties or proceeds arising from the sale of the properties for the purpose of effecting payment of any liabilities incurred by the account holder to the Bank in these Terms and Conditions (ii) retain, withhold or earmark the properties until the account holder's liabilities to the Bank are fully settled.</p>
3.	<p><u>Fixed Deposit Account</u></p>	<p><u>Clause 9.6</u></p> <p>Pending closure of the FD Account, the Bank may withhold and/or suspend payment of any monies from the credit balance of the FD Account and/or refuse to allow or carry out any transaction including withdrawals of money in respect of an FD Account.</p> <p><u>Clause 11.1</u></p> <p>The Bank may combine and consolidate the FD Account and any other accounts of the account holder maintained with the Bank ('the Accounts') and/or set-off and/or transfer any credit balance in the Accounts and/or credit balance of any one or more FDs on or before the maturity of the FDs in or towards satisfaction of any of the account holder's liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint, or in other currencies ('the Indebtedness') by giving the</p>	<p><u>Insertion of new Clause 5.2 and move subsequent numbering to 5.3 and 5.4</u></p> <p>If the maturity date of the FD falls on a non-Business Day, the account holder understands and agrees that the maturity date will be extended and will fall on the next Business Day. "Business Day" means a day on which financial institutions are open for business.</p> <p><u>Amendment on Clause 9.6</u></p> <p>Pending closure of the FD Account, the Bank may withhold, earmark and/or suspend payment of any monies from the credit balance of the FD Account and/or refuse to allow or carry out any transaction including withdrawals of money in respect of an FD Account.</p> <p><u>Amendment on Clause 11.1</u></p> <p>The Bank may combine and consolidate the FD Account and any other accounts of the account holder maintained with the Bank ('the Accounts') and/or set-off and/or transfer any credit balance in the Accounts and/or credit balance of any one or more FDs on or before the maturity of the FDs in or towards satisfaction of any of the account holder's liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint, or in other currencies ('the Indebtedness') by giving the</p>

	<p>account holder seven (7) calendar days prior notice. Pending the exercise of the Bank's rights, the Bank may freeze the monies in the Accounts and/or any FDs. Upon the expiry of the notice period, the Bank may set-off the entire credit balance from the Accounts and/or FDs towards settlement of the Indebtedness.</p> <p><u>Clause 11.2</u></p> <p>The Bank's right to freeze the Accounts and to set-off can be exercised in respect of (a) any joint FD Account and/or any other joint accounts of the account holders and utilized to set-off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy or winding up filed against the account holder or any one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt or wound up; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Clause 11.5</u></p> <p>Pending the debit of the FD Account and/or the upliftment of the FDs pursuant to Clauses 11.3 and 11.4, the Bank shall have the right to freeze all monies in the FD Account.</p>	<p>account holder seven (7) calendar days prior notice. Pending the exercise of the Bank's rights, the Bank may retain, withhold, earmark or to freeze all monies in the Accounts. In the even the account holder fails to settle the Indebtedness with the Bank upon the expiry of the said seven (7) calendar days notification, the Bank shall be entitled to set off the entire credit balance from the Accounts or up to the amount of the Indebtedness for partial or full settlement of the Indebtedness (as the case may be).</p> <p><u>Amendment on Clause 11.2</u></p> <p>The Bank's right as set out in Clause 11.1 can be exercised in respect of (a) any joint FD Account and/or any other joint accounts of the account holders and utilized to set-off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy or winding up filed against the account holder or any one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt or wound up; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Insertion New Clause 11.5</u></p> <p>In respect of any transactions made through channels operated by Payments Network Malaysia Sdn Bhd ("Paynet") involving any allegations, claims or disputes in connection with any erroneous, wrongful, mistaken, fraudulent and/or unauthorised transaction, the Bank is authorised to debit the FD Account and/or uplift the FD and make refunds in accordance with Paynet's prevailing guidelines and terms ("Paynet Rules").</p> <p><u>Move Clause 11.5 to Change 11.6 and amendment on Clause 11.6</u></p> <p>Pending the debit of the FD Account and/or the upliftment of the FDs pursuant to Clauses 11.3, and 11.4 and 11.5, the Bank shall have the right to retain, withhold, earmark or to freeze all monies in the FD Account.</p>
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	<p><u>Clause 11.6</u></p> <p>Notwithstanding Clause 11.1, 11.3 and 11.4, the Bank shall be irrevocably allowed to immediately debit the FD Account and/or uplift the FDs to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall only give be required to give notice of the debit of the FD Account to the account holder through any form of instantaneous communication (including by e-mail and/or short messaging service (SMS) and voice recording) if the giving of such notice is not prohibited under any such laws, court order, regulations, sanctions and/or enactments or direction. Pending the debit of the FD Account, the Bank shall have the right to retain, withhold or to freeze all monies in the FD Account in such manner as the Bank deems reasonable.</p> <p><u>Clause 11.7</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the FD Account and/or any other accounts of the account holder ('the properties') shall automatically become security to the Bank and the Bank shall be entitled to (i) set-off and/or debit any monies forming the properties or proceeds arising from the sale of the properties for the purpose of effecting payment of any liabilities incurred by the account holder to the Bank in these Terms and Conditions (ii) retain or withhold the properties until the account holder's liabilities to the Bank are fully settled.</p> <p><u>Clause 12.1</u></p> <p>The Bank's total liability to the account holder shall only be limited to actual direct loss suffered by the account holder, provided that the claim is supported by documentary evidence submitted by the account holder to the Bank. The Bank will not be liable for any exemplary or punitive damages, indirect, incidental, consequential and/or secondary loss or damage, including but not limited to any loss of profit or income or savings, expectation loss, reliance loss, pure economic loss or similar loss or damage that the account holder may suffer by reason of any act or omission of the Bank, even if the Bank had been advised of the possibility of such loss or damage in advance</p>	<p><u>Move Clause 11.6 to Clause 11.7 and amendment on Clause 11.7</u></p> <p>Notwithstanding Clause 11.1, 11.3, and 11.4 and 11.5, the Bank shall be irrevocably allowed to immediately debit the FD Account and/or uplift the FDs to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall not be required to give prior notice of the debit of the FD Account and/or upliftment of the FDs to the account holder if (i) such laws, court order, regulations, sanctions and/or enactments or direction prohibits the giving of such notice, or (ii) where immediate action is required by the Bank.</p> <p><u>Move Clause 11.7 to Clause 11.8 and amendment on Clause 11.8</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the FD Account and/or any other accounts of the account holder ('the properties') shall automatically become security to the Bank and the Bank shall be entitled to (i) set-off and/or debit any monies forming the properties or proceeds arising from the sale of the properties for the purpose of effecting payment of any liabilities incurred by the account holder to the Bank in these Terms and Conditions (ii) retain, withhold or earmark the properties until the account holder's liabilities to the Bank are fully settled.</p> <p><u>Amendment on Clause 12.1</u></p> <p>The Bank's total liability to the account holder shall only be limited to actual direct loss suffered by the account holder, provided that the claim is supported by documentary evidence submitted by the account holder to the Bank. In no event will the Bank be liable to the account holder for any claim, loss, damages, penalty, charges, cost and expense suffered or incurred by the account holder in relation to the Bank complying with the Paynet Rules. The Bank will not be liable for any exemplary or punitive damages, indirect, incidental, consequential and/or secondary loss or damage, including but not limited to any loss of profit or income or savings, expectation loss, reliance loss, pure economic loss or similar loss or damage that the</p>
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		<p><u>Clause 14</u></p> <p>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>account holder may suffer by reason of any act or omission of the Bank, even if the Bank had been advised of the possibility of such loss or damage in advance.</p> <p><u>Amendment on Clause 14</u></p> <p>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, Paynet and other relevant regulatory bodies to which the Bank is subject.</p>
<p>4.</p>	<p>Foreign Currency Account</p>	<p><u>Clause 2.1</u></p> <p>Deposits in foreign currency notes and coins are not allowed except at branches designated by the Bank. Location of designated branches are displayed at the Bank's website.</p> <p><u>Clause 2.5</u></p> <p>If the maturity date of a FCFD, falls on a non-business day, payment will be made the next business day. The account holder agrees that interest may be payable by the Bank for the non-business day after the expiry date of a FCFD. "business day" shall mean a day on which the Bank's branch where the FCA is maintained is open for business.</p> <p><u>Clause 3.3</u></p> <p>Withdrawal in foreign currency notes and coins is only allowed at certain branches designated by the Bank. Location of designated branches are displayed at the Bank's website.</p> <p><u>Clause 7.6</u></p> <p>Pending closure of the FCA, the Bank may refuse to accept any deposits(s), limit the amount that may be deposited and withhold and/or suspend payment of any monies from the credit balance of the FCA and/or refuse to allow or carry out any transaction including withdrawals of money in respect of a FCA (including transfers and telegraphic transfers of moneys from or to the account holder's FCA).</p>	<p><u>Deletion of "and coins" in Clause 2.1</u></p> <p>Deposits in foreign currency notes are not allowed except at branches designated by the Bank. Location of designated branches are displayed at the Bank's website.</p> <p><u>Amendment on Clause 2.5</u></p> <p>If the maturity date of the FCFD falls on a non-Business Day, the account holder understands and agrees that the maturity date will be extended and will fall on the next Business Day. "Business Day" means a day on which financial institutions are open for business.</p> <p><u>Deletion of "and coins" in Clause 3.3</u></p> <p>Withdrawal in foreign currency notes is only allowed at certain branches designated by the Bank. Location of designated branches are displayed at the Bank's website.</p> <p><u>Amendment on Clause 7.6</u></p> <p>Pending closure of the FCA, the Bank may refuse to accept any deposits(s), limit the amount that may be deposited and withhold, earmark and/or suspend payment of any monies from the credit balance of the FCA and/or refuse to allow or carry out any transaction including withdrawals of money in respect of a FCA (including transfers and telegraphic transfers of moneys from or to the account holder's FCA).</p>

	<p><u>Clause 11.1</u></p> <p>The Bank may combine and consolidate the FCA and any other accounts of the account holder maintained with the Bank ('the Accounts') and/or set-off and/or transfer any credit balance in the Accounts and/or credit balance of any one or more FCAs on or before the maturity of the FCFDs in or towards satisfaction of any of the account holder's liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint, or in other currencies ('the Indebtedness') by giving the account holder seven (7) calendar days prior notice. Pending the exercise of the Bank's rights, the Bank may freeze the monies in the Accounts and/or any FCAs. Upon the expiry of the notice period, the Bank may set-off the entire credit balance from the Accounts and/or FCAs towards settlement of the Indebtedness.</p> <p><u>Clause 11.2</u></p> <p>The Bank's right to freeze the Accounts and to set-off can be exercised in respect of (a) any joint FCA and/or any other joint accounts of the account holders and utilized to set-off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy or winding up filed against the account holder or any one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt or wound up; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Clause 11.5</u></p> <p>Pending the debit of the FCFD and/or the upliftment of the FCFDs pursuant to Clauses 11.3 and 11.4, the Bank shall have the right to freeze all monies in the FCFD.</p>	<p><u>Amendment on Clause 11.1</u></p> <p>The Bank may combine and consolidate the FCA and any other accounts of the account holder maintained with the Bank ('the Accounts') and/or set-off and/or transfer any credit balance in the Accounts and/or credit balance of any one or more FCAs on or before the maturity of the FCFDs in or towards satisfaction of any of the account holder's liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint, or in other currencies ('the Indebtedness') by giving the account holder seven (7) calendar days prior notice. Pending the exercise of the Bank's rights, the Bank may retain, withhold, earmark or to freeze all monies in the Accounts. In the even the account holder fails to settle the Indebtedness with the Bank upon the expiry of the said seven (7) calendar days notification, the Bank shall be entitled to set off the entire credit balance from the Accounts or up to the amount of the Indebtedness for partial or full settlement of the Indebtedness (as the case may be).</p> <p><u>Amendment on Clause 11.2</u></p> <p>The Bank's right as set out in Clause 11.1 to freeze the Accounts and to set-off can be exercised in respect of (a) any joint FCA and/or any other joint accounts of the account holders and utilized to set-off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy or winding up filed against the account holder or any one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt or wound up; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Amendment on Clause 11.5</u></p> <p>Pending the debit of the FCFD and/or the upliftment of the FCFDs pursuant to Clauses 11.3 and 11.4, the Bank shall have the right to retain, withhold, earmark or to freeze all monies in the FCFD.</p>
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	<p><u>Clause 11.6</u></p> <p>Notwithstanding Clause 11.1, 11.3 and 11.4, the Bank shall irrevocably be allowed to immediately debit the FCFD to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall only be required to give notice of the debit of the FCFD to the account holder through any form of instantaneous communication (including by e-mail and/or short messaging service (SMS) and voice recording) if the giving of such notice is not prohibited under any such laws, court order, regulations, sanctions and/or enactments or direction. Pending the debit of the FCFD, the Bank shall have the right to retain, withhold or to freeze all monies in the FCFD in such manner as the Bank deems reasonable.</p> <p><u>Clause 11.8</u></p> <p>Pending the debit of the FCCA pursuant to Clause 11.7, the Bank shall have the right to freeze all monies in the FCCA.</p> <p><u>Clause 11.9</u></p> <p>Notwithstanding Clause 11.1 and 11.7, the Bank shall be irrevocably allowed to immediately debit the FCCA to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall only be required to give notice of the debit of the FCCA to the account holder through any form of instantaneous communication (including by e-mail and/or short messaging service (SMS) and voice recording) if the giving of such notice is not prohibited under any such laws, court order, regulations, sanctions and/or enactments or direction. Pending the debit of the FCCA, the Bank shall have the right to retain, withhold or to freeze all monies in the FCCA in such manner as the Bank deems reasonable.</p> <p><u>Clause 11.10</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the FCA and/or any other accounts of the account holder ('the properties') shall automatically become security to the Bank and the Bank shall be entitled to (i) set-</p>	<p><u>Amendment on Clause 11.6</u></p> <p>Notwithstanding Clause 11.1, 11.3 and 11.4, the Bank shall irrevocably be allowed to immediately debit the FCFD and/or uplift the FCFD to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall not be required to give prior notice of the debit of the FCFD and/or the upliftment of the FCFD to the account holder if (i) such laws, court order, regulations, sanctions and/or enactments or direction prohibits the giving of such notice, or (ii) where immediate action is required by the Bank.</p> <p><u>Amendment on Clause 11.8</u></p> <p>Pending the debit of the FCCA pursuant to Clause 11.7, the Bank shall have the right to retain, withhold, earmark or to freeze all monies in the FCCA.</p> <p><u>Amendment on Clause 11.9</u></p> <p>Notwithstanding Clause 11.1 and 11.7, the Bank shall be irrevocably allowed to immediately debit the FCCA to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall not be required to give prior notice of the debit of the FCCA to the account holder if (i) such laws, court order, regulations, sanctions and/or enactments or direction prohibits the giving of such notice, or (ii) where immediate action is required by the Bank.</p> <p><u>Amendment on Clause 11.10</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the FCA and/or any other accounts of the account holder ('the properties') shall automatically become security to the Bank and the Bank shall</p>
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5.	CIMB AirAsia Savers Account	<p><u>Clause 8.3</u></p> <p>The Bank may, with or without any prior notice, immediately freeze or close the Savings Account if it falls under any of the following categories:-</p> <p><u>Clause 8.6</u></p> <p>Pending closure of the Savings Account, the Bank may refuse to accept any deposits(s), limit the amount that may be deposited and withhold and/or suspend payment of any monies from the credit balance of the Savings Account and/or refuse to allow or carry out any transaction including withdrawals of money in respect of a Savings Account (including transfers and telegraphic transfers of moneys from or to the account holder's Savings Account).</p> <p><u>Clause 12.1</u></p> <p>The Bank may combine and consolidate the Savings Account and any other accounts of the account holder maintained with the Bank ('the Accounts') and/or set-off and/or transfer any credit balance in the Accounts in or towards satisfaction of any of the account holder's liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint, or in other currencies ('the Indebtedness') by giving the account holder seven (7) calendar days prior notice. Pending the exercise of the Bank's rights, the Bank may freeze the monies in the Accounts. Upon the expiry of the notice period, the Bank may set-off the entire credit balance from the Accounts towards settlement of the Indebtedness.</p>	<p><u>Amendment on Clause 8.3</u></p> <p>The Bank may, with or without any prior notice, immediately suspend or close the Savings Account if it falls under any of the following categories:-</p> <p><u>Amendment on Clause 8.6</u></p> <p>Pending closure of the Savings Account, the Bank may refuse to accept any deposits(s), limit the amount that may be deposited and withhold, earmark and/or suspend payment of any monies from the credit balance of the Savings Account and/or refuse to allow or carry out any transaction including withdrawals of money in respect of a Savings Account (including transfers and telegraphic transfers of moneys from or to the account holder's Savings Account).</p> <p><u>Amendment on Clause 12.1</u></p> <p>The Bank may combine and consolidate the Savings Account and any other accounts of the account holder maintained with the Bank ('the Accounts') and/or set-off and/or transfer any credit balance in the Accounts in or towards satisfaction of any of the account holder's liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint, or in other currencies ('the Indebtedness') by giving the account holder seven (7) calendar days prior notice. Pending the exercise of the Bank's rights, the Bank may retain, withhold, earmark or to freeze all monies in the Accounts. In the even the account holder fails to settle the Indebtedness with the Bank upon the expiry of the said seven (7) calendar days notification, the Bank shall be entitled to set off the entire credit balance from the Accounts or up to the amount of the Indebtedness for partial or full settlement of the Indebtedness (as the case may be).</p>

	<p><u>Clause 12.2</u></p> <p>The Bank's right to freeze the Accounts and to set-off can be exercised in respect of (a) any joint Savings Account and/or any other joint accounts of the account holders and utilized to set-off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy filed against the account holder or any one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Clause 12.4</u></p> <p>In addition to the right to debit under Clause 12.3, in respect of any transactions made through channels operated by Payments Network Malaysia Sdn Bhd ("Paynet") involving any allegations, claims or disputes in connection with any erroneous, wrongful, mistaken, fraudulent and/or unauthorised transaction, the Bank is authorised to debit the Current Savings Account and make refunds in accordance with Paynet's prevailing guidelines and terms ("Paynet Rules").</p> <p><u>Clause 12.5</u></p> <p>Pending the debit of the Savings Account pursuant to Clauses 12.3 and 12.4, the Bank shall have the right to freeze all monies in the Savings Account.</p> <p><u>Clause 12.6</u></p> <p>Notwithstanding Clause 12.1 and 12.3, the Bank shall be irrevocably allowed to immediately debit the Savings Account to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall only be required to give notice of the debit of the Savings Account to the account holder through any form of instantaneous communication (including by e-mail and/or short messaging service (SMS) and voice recording) if the giving of such notice is not prohibited under any such laws, court order, regulations, sanctions and/or enactments or</p>	<p><u>Amendment on Clause 12.2</u></p> <p>The Bank's right as set out in Clause 12.1 to freeze the Accounts and to set-off can be exercised in respect of (a) any joint Savings Account and/or any other joint accounts of the account holders and utilized to set-off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy filed against the account holder or any one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Amendment on Clause 12.4</u></p> <p>In respect of any transactions made through channels operated by Payments Network Malaysia Sdn Bhd ("Paynet") involving any allegations, claims or disputes in connection with any erroneous, wrongful, mistaken, fraudulent and/or unauthorised transaction, the Bank is authorised to debit the Savings Account and make refunds in accordance with Paynet's prevailing guidelines and terms ("Paynet Rules").</p> <p><u>Amendment on Clause 12.5</u></p> <p>Pending the debit of the Savings Account pursuant to Clauses 12.3 and 12.4, the Bank shall have the right to retain, withhold, earmark or to all monies in the Savings Account.</p> <p><u>Amendment on Clause 12.6</u></p> <p>Notwithstanding Clause 12.1 and 12.3, the Bank shall be irrevocably allowed to immediately debit the Savings Account to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall not be required to give prior notice of the debit of the Savings Account to the account holder if (i) such laws, court order, regulations, sanctions and/or enactments or direction prohibits the giving of such notice, or (ii) where immediate action is required by the Bank.</p>
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		<p>direction. Pending the debit of the Savings Account, the Bank shall have the right to retain, withhold or to freeze all monies in the Savings Account in such manner as the Bank deems reasonable.</p> <p><u>Clause 12.7</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the Savings Account and/or any other accounts of the account holder ('the properties') shall automatically become security to the Bank and the Bank shall be entitled to (i) set-off and/or debit any monies forming the properties or proceeds arising from the sale of the properties for the purpose of effecting payment of any liabilities incurred by the account holder to the Bank in these Terms and Conditions (ii) retain or withhold the properties until the account holder's liabilities to the Bank are fully settled.</p>	<p><u>Amendment on Clause 12.7</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the Savings Account and/or any other accounts of the account holder ('the properties') shall automatically become security to the Bank and the Bank shall be entitled to (i) set-off and/or debit any monies forming the properties or proceeds arising from the sale of the properties for the purpose of effecting payment of any liabilities incurred by the account holder to the Bank in these Terms and Conditions (ii) retain, or withhold or earmark the properties until the account holder's liabilities to the Bank are fully settled.</p>
CIMB Islamic Bank Berhad			
	<p>Current Account-i</p>	<p><u>Clause 11.5</u></p> <p>Pending closure of the Current Account-i, the Bank May refuse to accept any deposits(s), limit the amount that may be deposited and withhold and/or suspend payment of any monies from the credit balance of the Current Account-i and/or refuse to allow or carry out any transaction including withdrawals of money in respect of a Current- (including transfers and telegraphic transfers of moneys from or to the account holder's Current Account-i)</p> <p><u>Clause 15.1</u></p> <p>The Bank may combine and consolidate the Current Account-i and any other accounts of the account holder maintained with the Bank ("the Accounts") and/or set off and/or transfer any credit balance in the Accounts in or towards satisfaction of any of the account holder's liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint, or in other currencies ("the Indebtedness") by giving the account holder seven (7) calendar days prior notice. Pending the exercise of the Bank's rights, the Bank may freeze the monies in the Accounts. Upon the expiry of the notice period, the Bank may set off the entire credit balance from the Accounts towards settlement of the Indebtedness.</p>	<p><u>Amendment of Clause 11.5</u></p> <p>Pending closure of the Current Account-i, the Bank may refuse to accept any deposits(s), limit the amount that may be deposited and withhold; earmark and/or suspend payment of any monies from the credit balance of the Current Account-i and/or refuse to allow or carry out any transaction including withdrawals of money in respect of a Current- (including transfers and telegraphic transfers of moneys from or to the account holder's Current Account-i)</p> <p><u>Amendment of Clause 15.1</u></p> <p>The Bank may combine and consolidate the Current Account-i and any other accounts of the account holder maintained with the Bank ("the Accounts") and/or set off and/or transfer any credit balance in the Accounts in or towards satisfaction of any of the account holder's liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint, or in other currencies ("the Indebtedness") by giving the account holder seven (7) calendar days prior notice. Pending the exercise of the Bank's rights, the Bank may retain, withhold, earmark or to freeze all monies in the Accounts. In the even the account holder fails to settle the Indebtedness with the Bank upon the expiry of the said seven (7) calendar days</p>

	<p><u>Clause 15.2</u></p> <p>The Bank's right to freeze the account and to set off can be exercised in respect of (a) any joint Current Account-i and/or any other joint accounts of the account holders and utilized to set off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy or winding up filed against the account holder or any one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt or wound up; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Clause 15.4</u></p> <p>In addition to the right to debit under Clause 15.3, in respect of any transactions made through channels operated by Payments Network Malaysia Sdn Bhd ("Paynet") involving any allegations, claims or disputes in connection with any erroneous, wrongful, mistaken, fraudulent and/or unauthorised transaction, the Bank is authorised to debit the Current Account-i and make refunds in accordance with Paynet's prevailing guidelines and terms ("Paynet Rules").</p> <p><u>Clause 15.5</u></p> <p>Pending the debit of the Current Account-i pursuant to Clause 15.3 and Clause 15.4, the Bank may freeze all monies in the Current Account-i.</p> <p><u>Clause 15.6</u></p> <p>Notwithstanding Clause 15.1 and 15.3, the Bank shall be irrevocably allowed to immediately debit the Current Account-i to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank</p>	<p>notification, the Bank shall be entitled to set off the entire credit balance from the Accounts or up to the amount of the Indebtedness for partial or full settlement of the Indebtedness (as the case may be).</p> <p><u>Amendment of Clause 15.2</u></p> <p>The Bank's right as set out in Clause 15.1 can be exercised in respect of (a) any joint Current Account-i and/or any other joint accounts of the account holders and utilized to set off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy or winding up filed against the account holder or any one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt or wound up; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Amendment of Clause 15.4</u></p> <p>In respect of any transactions made through channels operated by Payments Network Malaysia Sdn Bhd ("Paynet") involving any allegations, claims or disputes in connection with any erroneous, wrongful, mistaken, fraudulent and/or unauthorised transaction, the Bank is authorised to debit the Current Account-i and make refunds in accordance with Paynet's prevailing guidelines and terms ("Paynet Rules").</p> <p><u>Amendment of Clause 15.5</u></p> <p>Pending the debit of the Current Account-i pursuant to Clause 15.3 and Clause 15.4, the Bank may freeze all monies in the Current Account-i retain, withhold, earmark or to freeze all monies in the Current Account-i.</p> <p><u>Amendment of Clause 15.6</u></p> <p>Notwithstanding Clause 15.1 and 15.3, the Bank shall be irrevocably allowed to immediately debit the Current Account-i to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank</p>
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		<p>shall only be required to give notice of the debit of the Current Account-i to the account holder through any form of instantaneous communication (including by e-mail and/or short messaging service (SMS) and voice recording) if the giving of such notice is not prohibited under any such laws, court order, regulations, sanctions and/or enactments or direction. Pending the debit of the Current Account-i, the Bank shall have the right to retain, withhold or to freeze all monies in the Current Account-i in such manner as the Bank deems reasonable.</p> <p><u>Clause 15.7</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the Current Account-i and/or any other accounts of the account holder (“the properties”) shall automatically become security to the Bank and the Bank shall be entitled to (i) set-off and/or debit any monies forming the properties or proceeds arising from the sale of the properties for the purpose of effecting payment of any liabilities incurred by the account holder to the Bank in these Terms and Conditions and/or (ii) retain or withhold the properties and/or (iii) dishonour any cheques presented for payment under the Current Account-i until the account holder’s liabilities to the Bank are fully settled.</p>	<p>shall not be required to give prior notice of the debit of the Current Account-i to the account holder if (i) such laws, court order, regulations, sanctions and/or enactments or direction prohibits the giving of such notice, or (ii) where immediate action is required by the Bank.</p> <p><u>Amendment of Clause 15.7</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the Current Account-i and/or any other accounts of the account holder (“the properties”) shall automatically become security to the Bank and the Bank shall be entitled to (i) set-off and/or debit any monies forming the properties or proceeds arising from the sale of the properties for the purpose of effecting payment of any liabilities incurred by the account holder to the Bank in these Terms and Conditions and/or (ii) retain, withhold or earmark the properties and/or (iii) dishonour any cheques presented for payment under the Current Account-i until the account holder’s liabilities to the Bank are fully settled.</p>
Savings Account-i		<p><u>Clause 11.6</u></p> <p>Pending closure of the Savings Account-i, the Bank may refuse to accept any deposits(s), limit the amount that may be deposited and withhold and/or suspend payment of any monies from the credit balance of the Savings Account-i and/or refuse to allow or carry out any transaction including withdrawals of money in respect of a Savings Account-i (including transfers and telegraphic transfers of moneys from or to the account holder’s Savings Account-i).</p> <p><u>Clause 15.1</u></p> <p>The Bank may combine and consolidate the Savings Account-i and any other accounts of the account holder maintained with the Bank (‘the Accounts’) and/or set off and/or transfer any credit balance in the Accounts in or towards satisfaction of any of the account holder’s liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint, or in other currencies (‘the Indebtedness’) by giving the account holder seven (7) calendar days prior</p>	<p><u>Amendment of Clause 11.6</u></p> <p>Pending closure of the Savings Account-i, the Bank may refuse to accept any deposits(s), limit the amount that may be deposited and withhold, earmark and/or suspend payment of any monies from the credit balance of the Savings Account-i and/or refuse to allow or carry out any transaction including withdrawals of money in respect of a Savings Account-i (including transfers and telegraphic transfers of moneys from or to the account holder’s Savings Account-i).</p> <p><u>Amendment of Clause 15.1</u></p> <p>The Bank may combine and consolidate the Savings Account-i and any other accounts of the account holder maintained with the Bank (‘the Accounts’) and/or set off and/or transfer any credit balance in the Accounts in or towards satisfaction of any of the account holder’s liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint, or in other currencies (‘the Indebtedness’) by giving the account holder seven (7) calendar days prior</p>

	<p>notice. Pending the exercise of the Bank's rights, the Bank may freeze the monies in the Accounts. Upon the expiry of the notice period, the Bank may set off the entire credit balance from the Accounts towards settlement of the Indebtedness.</p> <p><u>Clause 15.2</u></p> <p>The Bank's right to freeze the account and to set off can be exercised in respect of (a) any joint Savings Account-i and/or any other joint accounts of the account holders and utilized to set off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy filed against the account holder or any one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Clause 15.4</u></p> <p>In addition to the right to debit under Clause 15.3, in respect of any transactions made through channels operated by Payments Network Malaysia Sdn Bhd ("Paynet") involving any allegations, claims or disputes in connection with any erroneous, wrongful, mistaken, fraudulent and/or unauthorised transaction, the Bank is authorised to debit the Savings Account-i and make refunds in accordance with Paynet's prevailing guidelines and terms ("Paynet Rules").</p> <p><u>Clause 15.5</u></p> <p>Pending the debit of the Savings Account-i pursuant to Clause 15.3 and 15.4, the Bank may freeze all monies in the Savings Account-i</p>	<p>notice. Pending the exercise of the Bank's rights, the Bank may retain, withhold, earmark or to freeze all monies in the Accounts. In the even the account holder fails to settle the Indebtedness with the Bank upon the expiry of the said seven (7) calendar days notification, the Bank shall be entitled to set off the entire credit balance from the Accounts or up to the amount of the Indebtedness for partial or full settlement of the Indebtedness (as the case may be).</p> <p><u>Amendment of Clause 15.2</u></p> <p>The Bank's right as set out in Clause 15.1 can be exercised in respect of (a) any joint Savings Account-i and/or any other joint accounts of the account holders and utilized to set off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy filed against the account holder or any one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Amendment of Clause 15.4</u></p> <p>In respect of any transactions made through channels operated by Payments Network Malaysia Sdn Bhd ("Paynet") involving any allegations, claims or disputes in connection with any erroneous, wrongful, mistaken, fraudulent and/or unauthorised transaction, the Bank is authorised to debit the Savings Account-i and make refunds in accordance with Paynet's prevailing guidelines and terms ("Paynet Rules").</p> <p><u>Amendment of Clause 15.5</u></p> <p>Pending the debit of the Savings Account-i pursuant to Clause 15.3 and 15.4, the Bank shall have the right to retain, withhold, earmark or to freeze all monies in the Savings Account-i.</p> <p><u>Amendment of Clause 15.6</u></p> <p>Notwithstanding Clause 15.1 and 15.3, the Bank shall be irrevocably allowed to immediately debit</p>
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	<p><u>Clause 15.6</u></p> <p>Notwithstanding Clause 15.1 and 15.3, the Bank shall be irrevocably allowed to immediately debit the Savings Account-i to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall only be required to give notice of the debit of the Savings Account-i to the account holder through any form of instantaneous communication (including by e-mail and/or short messaging service (SMS) and voice recording) if the giving of such notice is not prohibited under any such laws, court order, regulations, sanctions and/or enactments or direction. Pending the debit of the Savings Account-i, the Bank shall have the right to retain, withhold or to freeze all monies in the Savings Account-i in such manner as the Bank deems reasonable.</p> <p><u>Clause 15.7</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the Savings Account-i and/or any other accounts of the account holder (“the properties”) shall automatically become security to the Bank and the Bank shall be entitled to (i) set-off and/or debit any monies forming the properties or proceeds arising from the sale of the properties for the purpose of effecting payment of any liabilities incurred by the account holder to the Bank in these Terms and Conditions; or (ii) retain or withhold the properties until the account holder's liabilities to the Bank are fully settled.</p> <p><u>Clause 18.1</u></p> <p>These Terms and Conditions on Savings Account-i 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>the Savings Account-i to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall not be required to give prior notice of the debit of the Savings Account-i to the account holder if (i) such laws, court order, regulations, sanctions and/or enactments or direction prohibits the giving of such notice, or (ii) where immediate action is required by the Bank.</p> <p><u>Amendment of Clause 15.7</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the Savings Account-i and/or any other accounts of the account holder (“the properties”) shall automatically become security to the Bank and the Bank shall be entitled to (i) set-off and/or debit any monies forming the properties or proceeds arising from the sale of the properties for the purpose of effecting payment of any liabilities incurred by the account holder to the Bank in these Terms and Conditions; (ii) retain, withhold or earmark the properties until the account holder's liabilities to the Bank are fully settled.</p> <p><u>Amendment of Clause 18.1</u></p> <p>These Terms and Conditions on Savings Account-i are subject to and construed in accordance with the laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia, Paynet and other relevant regulatory bodies to which the Bank is subject.</p>
<p>Fixed Return Income Account-i (FRIA-i)</p>	<p><u>Clause 12.1</u></p> <p>The Bank may combine and consolidate the FRIA-i and any other accounts of the account holder maintained with the Bank ('the Accounts') and/or set off and/or transfer any credit balance in the Accounts and/or credit balance of any one or more FRIA-i on or before the maturity of the FRIA-i in or towards satisfaction of any of the account holder's</p>	<p><u>Amendment of Clause 12.1</u></p> <p>The Bank may combine and consolidate the FRIA-i and any other accounts of the account holder maintained with the Bank ('the Accounts') and/or set off and/or transfer any credit balance in the Accounts and/or credit balance of any one or more FRIA-i on or before the maturity of the FRIA-i in or towards satisfaction of any of the account holder's</p>

	<p>liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint or in other currencies ('the Indebtedness') by giving the account holder seven (7) calendar days prior notice. Pending the exercise of the Bank's rights, the Bank may freeze the monies in the Accounts or any one or more or all of the FRIA-i. Upon the expiry of the notice period, the Bank may set off the entire credit balance from the Accounts and/or any FRIA-i towards settlement of the Indebtedness.</p> <p><u>Clause 12.2</u></p> <p>The Bank's right to freeze the Accounts and to set off can be exercised in respect of (a) any joint FRIA-i and/or any other joint accounts of the account holders and utilized to set off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy or winding up filed against the account holder or any one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt or wound up; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Clause 12.5</u></p> <p>Pending the debit of the FRIA-i and/or the upliftment of the FRIA-i pursuant to Clause 12.3 and 12.4, the Bank shall have the right to freeze all monies in the FRIA-i.</p>	<p>liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint or in other currencies ('the Indebtedness') by giving the account holder seven (7) calendar days prior notice. Pending the exercise of the Bank's rights, the Bank may retain, withhold, earmark or to freeze all monies in the Accounts. In the even the account holder fails to settle the Indebtedness with the Bank upon the expiry of the said seven (7) calendar days notification, the Bank shall be entitled to set off the entire credit balance from the Accounts or up to the amount of the Indebtedness for partial or full settlement of the Indebtedness (as the case may be).</p> <p><u>Amendment of Clause 12.2</u></p> <p>The Bank's right as set out in Clause 12.1 can be exercised in respect of (a) any joint FRIA-i and/or any other joint accounts of the account holders and utilized to set off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy or winding up filed against the account holder or any one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt or wound up; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Insertion of Clause 12.5</u></p> <p>In respect of any transactions made through channels operated by Payments Network Malaysia Sdn Bhd ("Paynet") involving any allegations, claims or disputes in connection with any erroneous, wrongful, mistaken, fraudulent and/or unauthorised transaction, the Bank is authorised to debit the FRIA-i and/or uplift the FRIA-i and make refunds in accordance with Paynet's prevailing guidelines and terms ("Paynet Rules").</p> <p><u>Move of Clause 12.5 to Clause 12.6 and Amendment of Clause 12.6</u></p> <p>Pending the debit of the FRIA-i and/or the upliftment of the FRIA-i pursuant to Clause 12.3, 12.4 and 12.5 the Bank shall have the right to retain, withhold, earmark or to freeze all monies in the FRIA-i.</p>
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	<p><u>Clause 12.6</u></p> <p>Notwithstanding Clause 12.1, 12.3 and 12.4, the Bank shall be irrevocably allowed to immediately debit the FRIA-i and/or uplift the FRIA-i to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall only give be required to give notice of the debit of the FRIA-i to the account holder through any form of instantaneous communication (including by e-mail and/or short messaging service (SMS) and voice recording) if the giving of such notice is not prohibited under any such laws, court order, regulations, sanctions and/or enactments or direction. Pending the debit of the FRIA-i, the Bank shall have the right to retain, withhold or to freeze all monies in the FRIA-i in such manner as the Bank deems reasonable.</p> <p><u>Clause 12.8</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the FRIA-i and/or any other accounts of the account holder (“the properties”) shall automatically become security to the Bank and the Bank shall be entitled to: (i) set-off and/or debit any monies forming the properties or proceeds arising from the sale of properties for the purpose of effecting payment of any liabilities incurred by the account holder to the Bank in these Terms and Conditions; or (ii) retain or withhold the properties until the account holder's liabilities to the Bank are fully settled.</p> <p><u>Clause 13.7</u></p> <p>Pending closure of the FRIA-i, the Bank may withhold and/or suspend payment of any monies from the credit balance of the FRIA-i and/or refuse to allow or carry out any transaction including withdrawals of money in respect of a FRIA-i.</p> <p><u>Clause 16.1</u></p> <p>The Bank's total liability to the account holder shall only be limited to actual direct loss suffered by the account holder, provided that the claim is supported by documentary evidence submitted by the account holder to the Bank. The Bank will not be liable for any exemplary or punitive damages, indirect, incidental, consequential and/or</p>	<p><u>Move of Clause 12.6 to Clause 12.7 and Amendment of Clause 12.7</u></p> <p>Notwithstanding Clause 12.1, 12.3, 12.4 and 12.5 the Bank shall be irrevocably allowed to immediately debit the FRIA-i and/or uplift the FRIA-i to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall not be required to give prior notice of the debit of the FRIA-i and/or upliftment of the FRIA-i to the account holder if (i) such laws, court order, regulations, sanctions and/or enactments or direction prohibits the giving of such notice, or (ii) where immediate action is required by the Bank.</p> <p><u>Move of Clause 12.7 to Clause 12.8 and Amendment of Clause 12.8</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the FRIA-i and/or any other accounts of the account holder (“the properties”) shall automatically become security to the Bank and the Bank shall be entitled to: (i) set-off and/or debit any monies forming the properties or proceeds arising from the sale of properties for the purpose of effecting payment of any liabilities incurred by the account holder to the Bank in these Terms and Conditions; (ii) retain, withhold or earmark the properties until the account holder's liabilities to the Bank are fully settled.</p> <p><u>Amendment of Clause 13.7</u></p> <p>Pending closure of the FRIA-i, the Bank may withhold, earmark and/or suspend payment of any monies from the credit balance of the FRIA-i and/or refuse to allow or carry out any transaction including withdrawals of money in respect of a FRIA-i.</p> <p><u>Amendment of Clause 16.1</u></p> <p>The Bank's total liability to the account holder shall only be limited to actual direct loss suffered by the account holder, provided that the claim is supported by documentary evidence submitted by the account holder to the Bank. In no event will the Bank be liable to the account holder for any claim, loss, damages, penalty, charges,</p>
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		<p>secondary loss or damage, including but not limited to any loss of profit or income or savings, expectation loss, reliance loss, pure economic loss or similar loss or damage that the account holder may suffer by reason of any act or omission of the Bank, even if the Bank had been advised of the possibility of such loss or damage in advance.</p> <p><u>Clause 18</u></p> <p>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>cost and expense suffered or incurred by the account holder in relation to the Bank complying with the Paynet Rules. The Bank will not be liable for any exemplary or punitive damages, indirect, incidental, consequential and/or secondary loss or damage, including but not limited to any loss of profit or income or savings, expectation loss, reliance loss, pure economic loss or similar loss or damage that the account holder may suffer by reason of any act or omission of the Bank, even if the Bank had been advised of the possibility of such loss or damage in advance.</p> <p><u>Amendment Clause 18</u></p> <p>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, Paynet and other relevant regulatory bodies to which the Bank is subject.</p>
Foreign Currency Current Account-i (FCCA-i)		<p><u>Clause 2.1</u></p> <p>Deposits in foreign currency notes and coins are only allowed at certain branches designated by the Bank. Location of designated branches are displayed at the Bank's website.</p> <p><u>Clause 3.3</u></p> <p>Withdrawal in foreign currency notes and coins is only allowed at certain branches designated by the Bank. Location of designated branches are displayed at the Bank's website.</p> <p><u>Clause 8.6</u></p> <p>Pending closure of the FCCA-i, the Bank may refuse to accept any deposits(s), limit the amount that may be deposited and withhold and/or suspend payment of any monies from the credit balance of the FCCA-i and/or refuse to allow or carry out any transaction including withdrawals of money in respect of a FCCA-I (including transfers and telegraphic transfers of moneys from or to the account holder's FCCA-i).</p> <p><u>Clause 12.1</u></p> <p>The Bank may combine and consolidate the FCCA-i and any other accounts of the account holder maintained with the Bank ('the Accounts') and/or set off and/or transfer any credit balance in the Accounts or towards satisfaction of any of the account holder's liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint, or in other</p>	<p><u>Deletion of " and coins" in Clause 2.1</u></p> <p>Deposits in foreign currency notes are only allowed at certain branches designated by the Bank. Location of designated branches are displayed at the Bank's website.</p> <p><u>Amendment of Clause 3.3</u></p> <p>Withdrawal in foreign currency notes is only allowed at certain branches designated by the Bank. Location of designated branches are displayed at the Bank's website.</p> <p><u>Amendment of Clause 8.6</u></p> <p>Pending closure of the FCCA-i, the Bank may refuse to accept any deposits(s), limit the amount that may be deposited and withhold, earmark and/or suspend payment of any monies from the credit balance of the FCCA-i and/or refuse to allow or carry out any transaction including withdrawals of money in respect of a FCCA-I (including transfers and telegraphic transfers of moneys from or to the account holder's FCCA-i).</p> <p><u>Amendment of Clause 12.1</u></p> <p>The Bank may combine and consolidate the FCCA-i and any other accounts of the account holder maintained with the Bank ('the Accounts') and/or set off and/or transfer any credit balance in the Accounts or towards satisfaction of any of the account holder's liabilities to the Bank, whether</p>

	<p>currencies ('the Indebtedness') by giving the account holder seven (7) calendar days' prior notice. Pending the exercise of the Bank's rights, the Bank may freeze the monies in the Accounts. Upon the expiry of the notice period, the Bank may set off the entire credit balance from the Accounts towards settlement of the Indebtedness.</p> <p><u>Clause 12.2</u></p> <p>The Bank's right to freeze the Accounts and to set off can be exercised in respect of (a) any joint FCCA-i and/or any other joint accounts of the account holders and utilized to set off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy or winding up filed against the account holder or any one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt or wound up; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Clause 12.4</u></p> <p>Pending the debit of the FCCA-i pursuant to Clause 12.3, the Bank shall have the right to freeze all monies in the FCCA-i.</p> <p><u>Clause 12.5</u></p> <p>Notwithstanding Clause 12.1 and 12.3, the Bank shall be irrevocably allowed to immediately debit the FCCA-i to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall only be required to give notice of the debit of the FCCA-i to the account holder through any form of instantaneous communication (including by e-mail</p>	<p>such liabilities to the Bank are actual, contingent, primary, collateral, several, joint, or in other currencies ('the Indebtedness') by giving the account holder seven (7) calendar days' prior notice. Pending the exercise of the Bank's rights, the Bank may retain, withhold, earmark or to freeze all monies in the Accounts. In the even the account holder fails to settle the Indebtedness with the Bank upon the expiry of the said seven (7) calendar days notification, the Bank shall be entitled to set off the entire credit balance from the Accounts or up to the amount of the Indebtedness for partial or full settlement of the Indebtedness (as the case may be).</p> <p><u>Amendment of Clause 12.2</u></p> <p>The Bank's right as set out in Clause 12.1 can be exercised in respect of (a) any joint FCCA-i and/or any other joint accounts of the account holders and utilized to set off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy or winding up filed against the account holder or any one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt or wound up; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Amendment of Clause 12.4</u></p> <p>Pending the debit of the FCCA-i pursuant to Clause 12.3, the Bank shall have the right to retain, withhold, earmark or to freeze all monies in the FCCA-i</p> <p><u>Amendment of Clause 12.5</u></p> <p>Notwithstanding Clause 12.1 and 12.3, the Bank shall be irrevocably allowed to immediately debit the FCCA-i to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall not be required to give prior notice of the debit of the FCCA-i to the account holder if (i) such laws,</p>
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	<p>and/or short messaging service (SMS) and voice recording) if the giving of such notice is not prohibited under any such laws, court order, regulations, sanctions and/or enactments or direction. Pending the debit of the FCCA-i, the Bank shall have the right to retain, withhold or to freeze all monies in the FCCA-i in such manner as the Bank deems reasonable.</p> <p><u>Clause 12.6</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the FCCA-i and/or any other accounts of the account holder ('the properties') shall automatically become security to the Bank and the Bank shall be entitled to: (i) set off and/or debit any monies forming the properties or proceeds arising from the sale of the properties for the purpose of effecting payment of any liabilities incurred by the account holder to the Bank in these Terms and Conditions; (ii) retain or withhold the properties; and/or (iii) dishonour any cheques presented for payment under the FCCA-i until the account holder's liabilities to the Bank are fully settled.</p>	<p>court order, regulations, sanctions and/or enactments or direction prohibits the giving of such notice, or (ii) where immediate action is required by the Bank.</p> <p><u>Amendment of Clause 12.6</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the FCCA-i and/or any other accounts of the account holder ('the properties') shall automatically become security to the Bank and the Bank shall be entitled to: (i) set off and/or debit any monies forming the properties or proceeds arising from the sale of the properties for the purpose of effecting payment of any liabilities incurred by the account holder to the Bank in these Terms and Conditions; (ii) retain, withhold or earmark the properties; and/or (iii) dishonour any cheques presented for payment under the FCCA-i until the account holder's liabilities to the Bank are fully settled.</p>
<p>FC Fixed Return Income Account-i (FC FRIA-i)</p>	<p><u>Clause 10.1</u></p> <p>The Bank may combine and consolidate the FCFRIA-i and any other accounts of the account holder maintained with the Bank ('the Accounts') and/or set off and/or transfer any credit balance in the Accounts and/or credit balance of any one or more FCFRIA-i on or before the maturity of the FCFRIA-i in or towards satisfaction of any of the account holder's liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint or in other currencies ('the Indebtedness') by giving the account holder seven (7) calendar days prior notice. Pending the exercise of the Bank's rights, the Bank may freeze the monies in the Accounts or any one or more or all of the FCFRIA-i. Upon the expiry of the notice period, the Bank may set off the entire credit balance from the Accounts and/or any FCFRIA-i towards settlement of the Indebtedness.</p> <p><u>Clause 10.2</u></p>	<p><u>Amendment of Clause 10.1</u></p> <p>The Bank may combine and consolidate the FCFRIA-i and any other accounts of the account holder maintained with the Bank ('the Accounts') and/or set off and/or transfer any credit balance in the Accounts and/or credit balance of any one or more FCFRIA-i on or before the maturity of the FCFRIA-i in or towards satisfaction of any of the account holder's liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint or in other currencies ('the Indebtedness') by giving the account holder seven (7) calendar days prior notice. Pending the exercise of the Bank's rights, the Bank may retain, withhold, earmark or to freeze all monies in the Accounts. In the even the account holder fails to settle the Indebtedness with the Bank upon the expiry of the said seven (7) calendar days notification, the Bank shall be entitled to set off the entire credit balance from the Accounts or up to the amount of the Indebtedness for partial or full settlement of the Indebtedness (as the case may be).</p> <p><u>Amendment of Clause 10.2</u></p>

	<p>The Bank's right to freeze the Accounts and to set off can be exercised in respect of (a) any joint FCFRIA-i and/or any other joint accounts of the account holders and utilised to set off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy or winding up filed against the account holder or any one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt or wound up; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Clause 10.4</u></p> <p>Pending the debit of the FCFRIA-i pursuant to Clause 10.3, the Bank shall have the right to freeze all monies in the FCFRIA-i.</p> <p><u>Clause 10.5</u></p> <p>Notwithstanding Clause 10.1 and 10.3, the Bank shall be irrevocably allowed to immediately debit the FCFRIA-i and/or uplift the FCFRIA-i to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall only give be required to give notice of the debit of the FCFRIA-i to the account holder through any form of instantaneous communication (including by e-mail and/or short messaging service (SMS) and voice recording) if the giving of such notice is not prohibited under any such laws, court order, regulations, sanctions and/or enactments or direction. Pending the debit of the FCFRIA-i, the Bank shall have the right to retain, withhold or to freeze all monies in the FCFRIA-i in such manner as the Bank deems reasonable.</p> <p><u>Clause 10.6</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the FCFRIA-i and/or any other accounts of the account holder ("the properties") shall automatically become security to the Bank and the Bank shall be entitled to: (i) set-off and/or debit any monies forming the</p>	<p>The Bank's right as set out in Clause 10.1 can be exercised in respect of (a) any joint FCFRIA-i and/or any other joint accounts of the account holders and utilised to set off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy or winding up filed against the account holder or any one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt or wound up; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Amendment of Clause 10.4</u></p> <p>Pending the debit of the FCFRIA-i pursuant to Clause 10.3, the Bank shall have the right retain, withhold, earmark or to freeze all monies in the FCFRIA-i</p> <p><u>Amendment of Clause 10.5</u></p> <p>Notwithstanding Clause 10.1 and 10.3, the Bank shall be irrevocably allowed to immediately debit the FCFRIA-i and/or uplift the FCFRIA-i to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. . The Bank shall not be required to give prior notice of the debit of the FCFRIA-i to the account holder if (i) such laws, court order, regulations, sanctions and/or enactments or direction prohibits the giving of such notice, or (ii) where immediate action is required by the Bank.</p> <p><u>Amendment of Clause 10.6</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the FCFRIA-i and/or any other accounts of the account holder ("the properties") shall automatically become security to the Bank and the Bank shall be entitled to: (i) set-off and/or debit any monies forming the properties or proceeds arising from the sale of</p>
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	<p>Special Mudarabah Investment Account-i (SMIA-i)</p>	<p><u>Clause 14.1</u></p> <p>The Bank may combine and consolidate the SMIA-i and any other accounts of the account holder maintained with the Bank ("the Accounts") and/or set off and/or transfer any credit balance in the Accounts in or towards satisfaction of any of the account holder's liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint, or in other currencies ("the Indebtedness") by giving the account holder seven (7) calendar days prior notice. Pending the exercise of the Bank's rights, the Bank may freeze the monies in the Accounts. Upon the expiry of the notice period, the Bank may set off the entire credit balance from the Accounts towards settlement of the Indebtedness.</p> <p><u>Clause 14.2</u></p> <p>The Bank's right to freeze the account and to set off can be exercised in respect of (a) any joint SMIA-i and/or any other joint accounts of the account holders and utilized to set off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy or winding up filed against the account holder or any one or more of the joint account holders; (c) any</p>	<p><u>Amendment of Clause 14.1</u></p> <p>The Bank may combine and consolidate the SMIA-i and any other accounts of the account holder maintained with the Bank ("the Accounts") and/or set off and/or transfer any credit balance in the Accounts in or towards satisfaction of any of the account holder's liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint, or in other currencies ("the Indebtedness") by giving the account holder seven (7) calendar days prior notice. Pending the exercise of the Bank's rights, the Bank may retain, withhold, earmark or to freeze all monies in the Accounts. In the even the account holder fails to settle the Indebtedness with the Bank upon the expiry of the said seven (7) calendar days notification, the Bank shall be entitled to set off the entire credit balance from the Accounts or up to the amount of the Indebtedness for partial or full settlement of the Indebtedness (as the case may be).</p> <p><u>Amendment of Clause 14.2</u></p> <p>The Bank's right as set out in Clause 14.1 can be exercised in respect of (a) any joint SMIA-i and/or any other joint accounts of the account holders and utilized to set off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy or winding up filed against the account holder or any one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who</p>

	<p>account holder or any one or more of the joint account holders who has been declared bankrupt or wound up; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Clause 14.4</u></p> <p>In addition to the right to debit under Clause 14.3, in respect of any transactions made through channels operated by Payments Network Malaysia Sdn Bhd (“Paynet”) involving any allegations, claims or disputes in connection with any erroneous, wrongful, mistaken, fraudulent and/or unauthorised transaction, the Bank is authorised to debit the SMIA-i and make refunds in accordance with Paynet’s prevailing guidelines and terms (“Paynet Rules”).</p> <p><u>Clause 14.5</u></p> <p>Pending the debit of the SMIA-i pursuant to Clause 14.3 and 14.4, the Bank may freeze all monies in the SMIA-i.</p> <p><u>Clause 14.6</u></p> <p>Notwithstanding Clause 14.1 and 14.3, the Bank shall be irrevocably allowed to immediately debit the SMIA-i and/or uplift the SMIA-i to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall only give be required to give notice of the debit of the SMIA-i to the account holder through any form of instantaneous communication (including by e-mail and/or short messaging service (SMS) and voice recording) if the giving of such notice is not prohibited under any such laws, court order, regulations, sanctions and/or enactments or direction. Pending the debit of the SMIA-i, the Bank shall have the right to retain, withhold or to freeze all monies in the SMIA-i in such manner as the Bank deems reasonable.</p> <p><u>Clause 14.7</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the SMIA-i and/or any other accounts of the account holder (“the properties”) shall automatically become security to the Bank and the Bank shall be entitled to (i) set-off and/or debit any monies forming the properties</p>	<p>has been declared bankrupt or wound up; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Amendment of Clause 14.4</u></p> <p>In respect of any transactions made through channels operated by Payments Network Malaysia Sdn Bhd (“Paynet”) involving any allegations, claims or disputes in connection with any erroneous, wrongful, mistaken, fraudulent and/or unauthorised transaction, the Bank is authorised to debit the SMIA-i and make refunds in accordance with Paynet’s prevailing guidelines and terms (“Paynet Rules”).</p> <p><u>Amendment of Clause 14.5</u></p> <p>Pending the debit of the SMIA-i pursuant to Clause 14.3 and 14.4, the Bank may retain, withhold, earmark or to freeze all monies in the SMIA-i.</p> <p><u>Amendment of Clause 14.6</u></p> <p>Notwithstanding Clause 14.1 and 14.3, the Bank shall be irrevocably allowed to immediately debit the SMIA-i and/or uplift the SMIA-i to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall not be required to give prior notice of the debit of the SMIA-i to the account holder if (i) such laws, court order, regulations, sanctions and/or enactments or direction prohibits the giving of such notice, or (ii) where immediate action is required by the Bank.</p> <p><u>Amendment of Clause 14.7</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the SMIA-i and/or any other accounts of the account holder (“the properties”) shall automatically become security to the Bank and the Bank shall be entitled to (i) set-off and/or debit any monies forming the properties or proceeds arising from the sale of the properties for the purpose of effecting payment of any liabilities incurred by the account holder to the</p>
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Term Investment Account-i (TIA-i)		<p><u>Clause 3.6</u></p> <p>If the maturity date of the TIA-i Account falls on a non-Business Day, the Bank shall make payment on the next Business Day. The account holder agrees that additional profit may be payable by the Bank for the non-business day. "Business Day" means a day on which financial institutions are open for business in West Malaysia, Sabah or Sarawak as the case may be.</p> <p><u>Clause 13.1</u></p> <p>The Bank may combine and consolidate the TIA-i Account and any other accounts of the account holder maintained with the Bank ("the Accounts") and/or set off and/or transfer any credit balance in the Accounts in or towards satisfaction of any of the account holder's liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint, or in other currencies ('the Indebtedness') by giving the account holder seven (7) calendar days prior notice. Pending the exercise of the Bank's rights, the Bank may freeze the monies in the Accounts. Upon the expiry of the notice period, the Bank may set off the entire credit balance from the Accounts towards settlement of the Indebtedness.</p> <p><u>Clause 13.2</u></p> <p>The Bank's right to freeze the account and to set off can be exercised in respect of (a) any joint TIA-i Account and/or any other joint accounts of the account holders and utilized to set off the Indebtedness incurred to the Bank by any one or</p>	<p><u>Amendment of Clause 3.6</u></p> <p>If the maturity date of the TIA-i Account falls on a non-Business Day, the account holder understands and agrees that the maturity date will be extended and will fall a on the next business day. "Business Day" shall means a day on which financial institutions are open for business.</p> <p><u>Amendment of Clause 13.1</u></p> <p>The Bank may combine and consolidate the TIA-i Account and any other accounts of the account holder maintained with the Bank ("the Accounts") and/or set off and/or transfer any credit balance in the Accounts in or towards satisfaction of any of the account holder's liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint, or in other currencies ('the Indebtedness') by giving the account holder seven (7) calendar days prior notice. Pending the exercise of the Bank's rights, the Bank may retain, withhold, earmark or to freeze all monies in the Accounts. In the even the account holder fails to settle the Indebtedness with the Bank upon the expiry of the said seven (7) calendar days notification, the Bank shall be entitled to set off the entire credit balance from the Accounts or up to the amount of the Indebtedness for partial or full settlement of the Indebtedness (as the case may be).</p> <p><u>Amendment of Clause 13.2</u></p> <p>The Bank's right as set out in Clause 13.1 can be exercised in respect of (a) any joint TIA-i Account and/or any other joint accounts of the account holders and utilized to set off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b)</p>

	<p>more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy or winding up filed against the account holder or any one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt or wound up; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Clause 13.5</u></p> <p>Pending the debit of the TIA-i pursuant to clause 13.3 and clause 13.4, the bank shall have the right to freeze all monies in the TIA-i.</p> <p><u>Clause 13.6</u></p> <p>Notwithstanding Clause 13.1 and 13.3, the Bank shall be irrevocably allowed to immediately debit the TIA-i and/or uplift the TIA-i to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall only give be required to give notice of the debit of the TIA-i to the account holder through any form of instantaneous communication (including by e-mail and/or short messaging service (SMS) and voice recording) if the giving of such notice is not prohibited under any such laws, court order, regulations, sanctions and/or enactments or direction. Pending the debit of the TIA-i, the Bank shall have the right to retain, withhold or to freeze all monies in the TIA-i in such manner as the Bank deems reasonable.</p> <p><u>Clause 13.7</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with or held by the Bank under the TIA-i Account and/or any other accounts of the account holder (“the properties”) shall automatically become security to the Bank and the Bank shall be entitled to (i) set-off and/or debit any monies forming the properties or proceeds arising from the sale of the properties for the purpose of effecting payment of any liabilities incurred by the account holder to the Bank in these Terms and Conditions; and/or (ii) retain or withhold the properties until the</p>	<p>any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy or winding up filed against the account holder or any one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt or wound up; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Amendment of Clause 13.5</u></p> <p>Pending the debit of the TIA-i pursuant to clause 13.3 and clause 13.4, the bank shall have the right to retain, withhold, earmark or to freeze all monies in the TIA-i.</p> <p><u>Amendment of Clause 13.6</u></p> <p>Notwithstanding Clause 13.1 and 13.3, the Bank shall be irrevocably allowed to immediately debit the TIA-i and/or uplift the TIA-i to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall not be required to give prior notice of the debit of the TIA-i to the account holder if (i) such laws, court order, regulations, sanctions and/or enactments or direction prohibits the giving of such notice, or (ii) where immediate action is required by the Bank.</p> <p><u>Amendment of Clause 13.7</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with or held by the Bank under the TIA-i Account and/or any other accounts of the account holder (“the properties”) shall automatically become security to the Bank and the Bank shall be entitled to (i) set-off and/or debit any monies forming the properties or proceeds arising from the sale of the properties for the purpose of effecting payment of any liabilities incurred by the account holder to the Bank in these Terms and Conditions; and/or (ii) retain, withhold or earmark the properties until the account holder's liabilities to the Bank are fully settled.</p>
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		<p>account holder's liabilities to the Bank are fully settled.</p> <p><u>Clause 16.1</u></p> <p>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><u>Amendment of Clause 16.1</u></p> <p>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, Paynet and other relevant regulatory bodies to which the Bank is subject.</p>
<p>DURIAN-i (Daily Unrestricted Investment Account-i</p>		<p><u>Clause 14.1</u></p> <p>The Bank may combine and consolidate the DURIAN-i Account and any other accounts of the account holder maintained with the Bank ('the Accounts') and/or set off and/or transfer any credit balance in the Accounts in or towards satisfaction of any of the account holder's liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint, or in other currencies ('the Indebtedness') by giving the account holder seven (7) calendar days prior notice. Pending the exercise of the Bank's rights, the Bank may freeze the monies in the Accounts. Upon the expiry of the notice period, the Bank may set off the entire credit balance from the Accounts towards settlement of the Indebtedness.</p> <p><u>Clause 14.2</u></p> <p>The Bank's right to freeze the account and to set off can be exercised in respect of (a) any joint DURIAN-i Account and/or any other joint accounts of the account holders and utilized to set off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy filed against the account holder or any one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt; and (d) any account</p>	<p><u>Amendment of Clause 14.1</u></p> <p>The Bank may combine and consolidate the DURIAN-i Account and any other accounts of the account holder maintained with the Bank ('the Accounts') and/or set off and/or transfer any credit balance in the Accounts in or towards satisfaction of any of the account holder's liabilities to the Bank, whether such liabilities to the Bank are actual, contingent, primary, collateral, several, joint, or in other currencies ('the Indebtedness') by giving the account holder seven (7) calendar days prior notice. Pending the exercise of the Bank's rights, the Bank may retain, withhold, earmark or to freeze all monies in the Accounts. In the even the account holder fails to settle the Indebtedness with the Bank upon the expiry of the said seven (7) calendar days notification, the Bank shall be entitled to set off the entire credit balance from the Accounts or up to the amount of the Indebtedness for partial or full settlement of the Indebtedness (as the case may be).</p> <p><u>Amendment of Clause 14.2</u></p> <p>The Bank's right as set out in Clause 14.1 can be exercised in respect of (a) any joint DURIAN-i Account and/or any other joint accounts of the account holders and utilized to set off the Indebtedness incurred to the Bank by any one or more of the joint account holders and/or by any one or more of the joint account holders with any other persons; (b) any account holder and/or any one or more of the joint account holders who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy filed against the account holder or any one or more of the joint account holders; (c) any account holder or any one or more of the joint account holders who has been declared bankrupt; and (d) any account holder who has died or of any one or more of the joint account holders who has died.</p>

	<p>holder who has died or of any one or more of the joint account holders who has died.</p> <p><u>Clause 14.4</u></p> <p>In addition to the right to debit under Clause 14.3, in respect of any transactions made through channels operated by Payments Network Malaysia Sdn Bhd (“Paynet”) involving any allegations, claims or disputes in connection with any erroneous, wrongful, mistaken, fraudulent and/or unauthorised transaction, the Bank is authorised to debit the DURIAN-i Account and make refunds in accordance with Paynet’s prevailing guidelines and terms (“Paynet Rules”).</p> <p><u>Clause 14.5</u></p> <p>Pending the debit of the DURIAN-i Account pursuant to Clause 14.3 and 14.4, the Bank may freeze all monies in the DURIAN-i Account.</p> <p><u>Clause 14.6</u></p> <p>Notwithstanding Clause 14.1 and 14.3, the Bank shall be irrevocably allowed to immediately debit the DURIAN-i Account and/or uplift the DURIAN-i Account to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall only give be required to give notice of the debit of the DURIAN-i Account to the account holder through any form of instantaneous communication (including by e-mail and/or short messaging service (SMS) and voice recording) if the giving of such notice is not prohibited under any such laws, court order, regulations, sanctions and/or enactments or direction. Pending the debit of the DURIAN-i Account, the Bank shall have the right to retain, withhold or to freeze all monies in the DURIAN-i Account in such manner as the Bank deems reasonable.</p> <p><u>Clause 14.7</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the DURIAN-i Account and/or any other accounts of the account holder (“the properties”) shall automatically become security to the Bank and the Bank shall be entitled to (i) set-off and/or debit any monies</p>	<p><u>Amendment of Clause 14.4</u></p> <p>In respect of any transactions made through channels operated by Payments Network Malaysia Sdn Bhd (“Paynet”) involving any allegations, claims or disputes in connection with any erroneous, wrongful, mistaken, fraudulent and/or unauthorised transaction, the Bank is authorised to debit the DURIAN-i Account and make refunds in accordance with Paynet’s prevailing guidelines and terms (“Paynet Rules”).</p> <p><u>Amendment of Clause 14.5</u></p> <p>Pending the debit of the DURIAN-i Account pursuant to Clause 14.3 and 14.4, the Bank may retain, withhold, earmark or to freeze all monies in the DURIAN-i Account.</p> <p><u>Amendment of Clause 14.6</u></p> <p>Notwithstanding Clause 14.1 and 14.3, the Bank shall be irrevocably allowed to immediately debit the DURIAN-i Account and/or uplift the DURIAN-i Account to comply with any laws, court order, regulations, sanctions and/or enactments or direction, including that of a regulatory or enforcement authority. The Bank shall not be required to give prior notice of the debit of the DURIAN-i Account to the account holder if (i) such laws, court order, regulations, sanctions and/or enactments or direction prohibits the giving of such notice, or (ii) where immediate action is required by the Bank.</p> <p><u>Amendment of Clause 14.7</u></p> <p>The account holder further agrees that all funds, monies, securities and other whatsoever valuables and properties belonging to the account holder and deposited with the Bank under the DURIAN-i Account and/or any other accounts of the account holder (“the properties”) shall automatically become security to the Bank and the Bank shall be entitled to (i) set-off and/or debit any monies forming the properties or proceeds arising from the sale of the properties for the purpose of effecting</p>
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		forming the properties or proceeds arising from the sale of the properties for the purpose of effecting payment of any liabilities incurred by the account holder to the Bank in these Terms and Conditions; or (ii) retain or withhold the properties until the account holder's liabilities to the Bank are fully settled.	payment of any liabilities incurred by the account holder to the Bank in these Terms and Conditions; or (ii) retain, withhold or earmark the properties until the account holder's liabilities to the Bank are fully settled.
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