

**MEMORANDUM OF DEPOSIT
OF FIXED DEPOSIT RECEIPT(S)**

CIMB Bank Berhad (Company No.13491 - P)

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In consideration of your having, at my/ our request, granted, agreeing to grant or continuing to grant any credit and/or any banking facility as long as you may think fit to(hereinafter called "the Borrower"), I/We.....

of..... by way of continuing security hereby charge to you all monies standing to the credit of the fixed deposit(s) referred to in the schedule herein standing to my/our name ("the said fixed deposits"), as a continuing security for payment to you, on demand, of all and/or any of the Borrower's liabilities under any banking facilities and/or account with you, and/or any moneys now or hereafter owing by the Borrower to you, together with interest and all other charges thereon up to date of payment.

I/We agree that during the continuance of this security, I/We shall not be entitled to withdraw the whole or any part of the said fixed deposits or any of the interest accruing thereunder, except with your prior written consent.

I/We agree that you may at your discretion renew the said fixed deposits together with interest thereon and renewed deposits together with interest thereon on due dates, the period of renewal being at your discretion, and retain the renewed deposit receipt(s) as continuing security in the same way as the original deposit receipt(s), for all monies which may be owing by the Borrower until such time as the whole of the principal and interest due on the monies owing have been repaid in full inclusive of all charges.

I/We agree to do all acts, deeds and things including the execution and signing of such notices, endorsements and documents as may be required by you, during the continuance of this security.

I/We agree that you are at liberty without further notice to me/us, to uplift and/or withdraw the said fixed deposits and/or to apply the proceeds thereof, in or towards the discharge of any amounts owing to you by the Borrower.

I/We agree that you shall not be liable for any loss occasioned to me/us by reason of the exercise of your rights including (without limitation) any loss of interest.

I/We agree that a statement signed by one of your officers as to the amount for the time being owing on the Borrower's account shall be final and conclusive evidence for all purposes.

I/We hereby agree that any notice in writing required to be served hereunder shall be sufficiently served if addressed to me/us at my/our abovesaid address.

I/We hereby confirm that the contents of this Memorandum of Deposit have been read and explained to me/us in.....and I/We have understood the contents and effects thereof and I/We am/are voluntarily executing this document.

Witnessed by :

Yours faithfully

1)

2)

(Depositors' Signature)

SCHEDULE

Fixed Deposit Receipt No.	Date Issued	Name of Depositor(s)	Amount	Rate of Interest	Due Date