ALLIANCE BANK
Alliance Bank Malaysia Berhad 198201008390 (88103-W)

ALLIANCE ISLAMIC BANK
Alliance Islamic Bank Berhad 200701018870 (776882-V)

Universal Business Banking Application Form (Version 1.5)

This form is to apply for the following products
(Please tick ☑ where applicable)**:**

- ☐ Current Account, Deposit & Foreign Currency Products
  To print: *Section A, B, C, I & J* ***To complete:*** *A, B, C & I*
- ☐ Alliance BizSmart Online Banking
  To print: *Section A, D, I & J* ***To complete:*** *A, D & I*
- ☑ Merchant Facility
  To print: *Section A, E, I & J* ***To complete:*** *A, E & I*
- ☐ SME Express Loan for Merchants
  To print: *Section A, F, I & J* ***To complete:*** *A, F & I*
- ☐ Biz-Xpress ATM Card
  To print: *Section A, G, I & J* ***To complete:*** *A, G & I*
- ☐ SME Loan/Financing
  To print: *Section A, H, I & J* ***To complete:*** *A, H & I*

Branch:	**CIF No.:**
1. Account No.: Account Type:	
2. Account No.: Account Type:	
3. Account No.: Account Type:	
4. Account No.: Account Type:	
5. Account No.: Account Type:	

SECTION A. BUSINESS INFORMATION

Registered Name: KIPLEPAY SDN BHD

Trading Name (if applicable)**:**

Business/Company Registration No.: 510377-P | **Date of Registration:** 08/04/2000

Business Type (Please tick ☑ ONE only)**:**

- ☐ Sole Proprietor (21)
- ☐ Partnership (22)
- ☐ Professional Agency (23)
- ☑ Company (24)
- ☐ Limited Liability Partnership (26)
- ☐ Trade Union (41)
- ☐ Co-operative Society (42)
- ☐ Society/Association (46)
- ☐ For other business types, please refer to appendix 1 and fill in the code: [ ][ ]

Business/Company Address 1 (Please tick ☑ where applicable)**:**
☐ Main/HQ ☑ Mailing ☐ Other Business Location

Business Premises (Please tick ☑ ONE only)**:**
☑ Owned ☐ Rented

THE ASCENT PARADIGM, B-23A-3,
NO 1, JALAN SS7/26A,
KELANA JAYA
47301 PETALING JAYA SELANGOR.

State: SELANGOR **Postcode:** 4 7 3 0 1

Business/Company Address 2 (Please tick ☑ where applicable)**:**
☐ Main/HQ ☐ Mailing ☐ Other Business Location

Business Premises (Please tick ☑ ONE only)**:**
☐ Owned ☐ Rented

State: **Postcode:**

Shareholding Status (Please tick ☑ ONE only)**:** ☐ Bumi Controlled ☐ Non-Bumi Controlled ☐ Others, please specify:

Telephone No.: 03-2714 6288 | **Fax No.:** 03-2714 6289 | **No. of Full Time Employees:**

Website URL:

Purpose for Opening Account/Applying for Facility: BUSINESS PAYMENT SOLUTION

I/We hereby declare the funds for this account were obtained from the following source (For Deposit Product Application ONLY)**:**
☑ Business Proceeds ☐ Rental Collection ☐ Others (Please specify): _____

Related Companies (if any)**:** N/A | **Annual Sales/Business Turnover: RM**

Authorised Contact Person

Name: LIEW KOK SEONG | ☑ **An Authorised Signatory**

Designation: CHIEF FINANCIAL OFFICE | **I.C. No.:** 680730-10-6985

Email Address: kokseong.liew@greenpacket.com | **Mobile No.:** 016-3749783 | **Office No.:** 03-2714 6288

For Bank Use ONLY

Industry Code:

Common Reporting Standard (CRS): Country/Jurisdiction of Residence for Tax Purposes & related Taxpayer Identification Number

Part 1 - Country/Jurisdiction of Residence declaration

We represent and declare that we are:

☑ Malaysia tax resident (Not required to complete Part 2 and Part 3)

☐ Non-Malaysia tax resident (Please proceed to complete Part 2 and Part 3 (if applicable))

☐ Malaysia and Non-Malaysia tax resident (Please proceed to complete Part 2 and Part 3 (if applicable))

Part 2 - Non-Malaysian Taxpayer Identification Number declaration

Please declare the countries and the respective Taxpayer Identification Number(s) that you are a Non-Malaysian tax resident of:

Country/Jurisdiction of tax residence	Taxpayer Identification Number (TIN)	TIN not available due to (please select one, refer definition below)
		☐ Reason 1 ☐ Reason 2 ☐ Reason 3:
		☐ Reason 1 ☐ Reason 2 ☐ Reason 3:
		☐ Reason 1 ☐ Reason 2 ☐ Reason 3:

TIN not available due to the following reasons:

Reason 1: The country/jurisdiction of tax residence does not issue TINs to its residents

Reason 2: No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of TIN issued by such jurisdiction)

Reason 3: No TIN because of other reasons. Please specify reason.

Part 3 - Entity Type

1. If you are a Financial Institution, please select either one of the following type of Financial Institution:

☐ Depository Institutions, Custodial Institutions or Specified Insurance Company
☐ Investment Entity (refer page 13 for definition)
☐ Investment Entity located in a non-participating jurisdiction (refer page 13 for definition)

2. If you have selected Part 3(1)(c) above or you have selected in the FATCA section/supplementary form (delete where applicable) that you are a Passive NFFE (i.e. an entity whose revenue is mainly (at least 50%) derived from investment activities), please complete (a) and (b) below:

(a) Indicate the name of any Controlling Person(s)

1.	2.	3.

(b) Complete the Individual tax Residency Self-Declaration Form for each of the Controlling Person (please request for the form from the sales officer)

For Sole Proprietorship, Partnership, Limited Liability Partnership, Private Limited and Public Limited Companies Only	**For Bank Use Only**	
Foreign Account Tax Compliance Act (FATCA) (Please tick ☑ ONE only):	FATCA status code (Refer to page 13 for guidance)	
☐ Non-US government entities	-	C
☐ Non-US central bank	-	C
☐ Public listed entity (non-FI) that is regularly traded on Bursa Malaysia or another stock exchange outside the US, including its subsidiaries.	-	D
☑ The entity's revenue is mainly (at least 50%) derived from its core business activity (other than investment activities) Declaration: ☑ An entity, out of US, engaged in an active business other than that of a financial institution.	-	F
☐ Financial institutions (FI)(1) FATCA defination – page 13 outside US FATCA Classification (Refer to Form W8-BEN-E): _____	If selected, Please fill up Form W-8BEN-E	G – T
☐ The entity is incorporated/organised in US (Refer to Form W9) Please select one of the categories: ☐ Specified US person (Refer to Form W9) ☐ Non specified US person (Refer to Form W9)	If selected, Please fill up Form W-9	A B W (if W9 is NOT filled)
☐ The entity's revenue is mainly (at least 50%) derived from investment activities Declaration: ☐ An entity, out of US, engaged in business other than that of a financial institution. Please select one of the followings: Does the entity have substantial United States Owners (3) FATCA defination – page 13? ☐ Yes ☐ No	If "Yes" is selected: Please fill up Form W-8BEN-E (Part xxx)	U V (if W-8BEN-E is NOT filled) E
☐ None of the above	Please fill up Form W-8BEN-E	1 - 13 G (if W-8BEN-E is NOT filled)

SECTION E. APPLICATION FOR MERCHANT FACILITY

MERCHANT FACILITY

Merchant Type (Please tick (✓) where appropriate)**:**

☐ Terminal	☐ MPOS	☐ Cretaps (Recurring)
☑ E-Commerce	☐ MOTO Mail/Telephone Order	☐ Installment Payment Plan

Please indicate number of unit(s) on selected terminal type:
☐ Desktop ☐ GPRS ☐ MPOS ☐ Boomgate ☐ Others:

Please tick (✓) where appropriate
☐ Contact ONLY ☐ Dual (Contact & Contactless)

Merchant Information (Please indicate if details differ from Registered Business Details)

Outlet Address 1:

State: Postcode:

Outlet Address 2:

State: Postcode:

Anticipated Average No. of Card Transaction per Month:
(Please tick ☑ ONE only)
☐ <500
☐ >1,001
☐ 500-1,000

Mode of Payment (Please tick ☑ ONE only)**:**

☑ Direct Credit **ABMB Account No.:** 1 2 0 6 0 0 0 1 0 0 6 9 1 2 7 **Branch:** 38/BDU

☐ GIRO **Account No.:**_____ **Bank:** _____

Setup Fee (For E-Commerce Application ONLY. Please tick ☑ ONE only)
For setup fee payment of RM900.00,

☐ I/We hereby authorise Alliance Bank Malaysia Berhad to debit our Company's Current Account:
ABMB Account No.: **Branch:** _____

☐ I/We enclose herewhich a cheque from:
Issuing Bank: _____ **Cheque No.:** _____

PA-DSS Compliance (Please tick (✓) where appropriate)

Do you also insert/swipe the card on your POS machine:
☐ Yes ☐ No

If yes, I hereby confirm that:
☐ Our POS Terminal/Cash Register Machine does **NOT** retain any Prohibited Credit/Debit Card Magnetic Stripe data, CVV2 and PIN data.
☐ Our POS Terminal/Cash Register Machine does retain any Prohibited Credit/Debit Card Magnetic Stripe Data, CVV2 and PIN Data.
☐ Compliance with PADSS ☐ Non-Compliance with PADSS (**POS Terminal Model:** _____)

For Bank Use ONLY

Merchant Category Code:

SECTION F. APPLICATION FOR MERCHANT SME EXPRESS LOAN

FINANCING REQUIRED

Amount (RM):	**Tenure (Months):**

OTHER BUSINESS INFORMATION

Business Distribution (e.g.Trading – 20%, Manufacturing – 80%)**:**

Line of Business	Distribution (%)	Line of Business	Distribution (%)
1.		**3.**	
2.		**4.**	

Business Premises:
☐ Own ☐ Rented

Paid-up Capital:

Authorised Contact Person for Submission of Documents (Please indicate if details differ from Section A - Authorised Contact Person)

Name:	**I.C. No.:**	**Mobile No.:**
Fax No./Email Address:	**Position:**	**Office No.:**

SECTION I. DECLARATION

General Declaration

a. I/We hereby:
   1) declare that I/we am/are authorised to open the account(s) and apply for the service(s) stated herein.
   2) agree to comply with all the requirements imposed on me/us for opening of account(s) and application for Online Banking Services, and further agree that Alliance Bank Malaysia Bhd/Alliance Islamic Bank Bhd (the Bank) reserves the right to close my/our account at its absolute discretion without giving any reasons if I/we fail to comply with any of the Bank's requirements.
   3) declare that I/we have not commited any act of bankruptcy as at the time the account(s) is/are opened.
   4) agree that the Bank reserves the right to offset any debit balance in my/our Current Account/Current Account-i from my/our Savings Account/Savings Account-i/AllianceSave and/or Fixed Deposit/Term Deposit-i Account.
   5) confirm that the Bank is authorised to verify and check any of the information given herein and to obtain credit and other relevant information on me/us from any party at any time.
   6) understand that it is the Bank's policy to conduct business/company searches in respect of all business accounts.
   7) confirm that I/we am/are aware and agree to abide by the Terms and Condition governing the respective account(s) and/or Online Banking Service that I/we have with the Bank.
   8) confirm that the information given above is correct and complete and authorise the Bank to confirm this from any source the Bank may choose and further seek and obtain credit information related to my/our application from any credit reporting agencies governed by the Credit Reporting Agencies Act 2010.
   9) agree to examine the statement of account sent to me/us and notify the Bank of any errors, irregularities and/or discrepancies in the said statement of account and also to notify the Bank if I/we fail to receive such statement of account.
   10) agree that the nomination of authorised personnel made under "Authorised Signatory & Account Operation Mandate" herein shall be binding on me/us and undertake that any changes in respect of the authorised personnel shall be made in writing to the Bank.

b. I/We irrevocably consent to and authorise the Bank to disclose to any financial institutions granting or intending to grant any credit facilities to me/us, any credit bureaus, any credit reference agencies, Bank Negara Malaysia, any authority/body having jurisdiction over the Bank, any security parties (including guarantors), the Bank's auditors, lawyers and/or authorised agents or to such person(s) and or entity(ies) as permitted by law, any information relating to my/our affairs, banking accounts or conducts thereof (including my/our credit standing) as the Bank deems necessary or expedient. I/We hereby consent to such disclosure and confirm that the Bank shall not howsoever be liable to me/us for the furnishing of such information.

c. I/We hereby declare and warrant that we have obtained and/or shall obtain consent from our officers, employees, authorised signatories, directors, individual shareholders, individual guarantors, individual security providers, supplier/vendors and/or related parties (if applicable) to process their personal data for the purposes of this application.

d. I/We hereby agree to indemnify the Bank as the collecting banker against all losses, claims, demands, proceedings, costs, expenses and other liabilities whatsoever and whensoever which the Bank may incur on any cheque, bill, note, draft, dividend warrant or other instruments presented by me/us for collection and such instruments shall be deemed to have been collected at my/our expressed request in every case for the credit of my/our account.

e. I/We declare that we are in compliance and undertake to ensure compliance to the Foreign Exchange Administration Rules under the Financial Services Act 2013/Islamic Financial Services Act 2013 including but not limited to obtain the necessary approvals from Bank Negara Malaysia or any other authorities (as and when required).

f. I/We also authorise the Bank to make this information available to Bank Negara Malaysia in compliance with Foreign Exchange Administration Rules.

g. We acknowledge that the Foreign Exchange Administration Rules referred to herein is applicable as at the date hereof and may be subject to changes as imposed by Bank Negara Malaysia from time to time.

h. I/We undertake to notify the Bank within thirty (30) calendar days if there is a change in any information which we have provided to the Bank

i. I/We accept that unless otherwise specified herein, our fees exclude any current and future taxes (if any) that may be imposed, under the relevant legislation. Upon the effective date of implementation of any such taxes in the future and wherever applicable, the Bank shall be entitled to recover such taxes from the Company.

j. I/We agree and accept that the Bank is at liberty to close my/our current account without further notice to me/us in the event I/we fail to transfer a minimum deposit of RM500, being the initial deposit required by the Bank, within thirty (30) days from the date of account opening.

General Declaration (For Loan/Financing Application)

a. I/We hereby declare that all information given in this form is true and complete.

b. I/We have not committed any act of bankruptcy and/or been adjudged a bankrupt/winding-up.

c. I/We hereby give consent to the Bank to contact by phone/visit and/or request for written opinion from my major suppliers/buyers as stated in this application form for the purpose of credit checks on me/my company/business.

d. I/We agree that the Bank reserves the right to review the facility and such other facilities granted to me/us from time to time and at any time.

e. I/We agree that the Bank shall have the right to vary, reduce or terminate the facilities at any time at the Bank's discretion and notice shall be given of any material variation/changes.

f. I/We hereby consent to and authorise the Bank to verify with and/or disclose to any party the Bank deems fit including but not limited to the Central Credit Unit of Bank Negara Malaysia, the Central Credit Reference Information System of Bank Negara Malaysia, VISA International/MasterCard International and/or its officers, any information concerning or relating to me/us whether financial or otherwise, for any purpose which the Bank deems fit.

g. I/We irrevocably authorise and permit the Bank to provide any information concerning me/us, this application, my/our present and future accounts and facilities, products and/or services from/with the Bank, to any financial institutions granting or intending to grant any credit facilities to me/us, any credit bureaus, any relevant authority(ies), body(ies), person(s) or agency(ies) as may be authorised by law to obtain such information or established by Bank Negara Malaysia ("BNM"), any other financial institutions or establishments to facilitate the execution of instruction(s) given by me/us in respect of the credit facilities, accounts, products and/or services from/with the Bank, security parties (including guarantors), and the Bank's auditors, lawyers, and/or agents.

h. I/We hereby confirm and agree that any data/information (including personal data) relating to or arising from or in connection with my/our application hereunder and also information pertaining to my/or our affairs whether hereunder or otherwise on this application may be held, used and disclosed by the Bank for the purpose of processing this application.

i. I/We hereby declare and warrant that we have obtained and/or shall obtain consent from our officers, employees, authorised signatories, directors, individual shareholders, individual guarantors, individual security providers, suppliers/vendors and/or related parties (if applicable) to process their personal data for the purposes of this application

j. I/We hereby confirm and declare as follows:
   1) <u>In the case of sole proprietor or partnership</u>
      Except as disclosed above, none of my spouse(s), parents, children, brothers, sisters, their spouses and/or financial dependants and/or my agents and guarantors are in the employment of the Bank or its subsidiaries and/or related to a director, officer, or employee of the Bank or its subsidiaries
   2) <u>In the case of a company, society or any body not covered under 1) above.</u>
      Except as disclosed above, none of our directors, managers, controlling shareholders (whether directly or indirectly interested) and/or agents and guarantors are in the employment of the Bank or its subsidiaries and/or are related to any director, officer or employee of the Bank or its subsidiaries, whether as parent, spouse, brother, sister or child and/or their financial dependant.

k. I/We further undertake to inform the Bank immediately if any such relationship set out in Clause j 1) or 2) above is established/intended to be established.

l. I/We hereby submit to the Bank ALL documents required in the cover page together with this application form. I/We hereby represent, declare and confirm that ALL documents submitted by me/us are genuine and that the information therein is true and correct in all respects. <u>Should the documents submitted to the Bank be incomplete, the Bank reserves the right to put the application on hold until the submission of all documents required.</u>

m. I/We have read and understood the Terms and Conditions of the facilities together with the Product Disclosure Sheet and hereby agree to be bound by those Terms and Conditions. I/We acknowledge that a copy of each has been made available for my/our retention. I/We irrevocably agree that the Bank may at its sole discretion reject the application or reduce the amount (i.e. offer me/us a lower loan/facility(ies) amount than that applied for) without my/our consent or assigning any reason therefor and the documents accompanying this application shall become and remain the Bank's property. I/We understand and acknowledge that the actual amount of financing, tenure and interest rate to be provided by the Bank are dependent upon credit evaluation and subject to the Bank's absolute discretion and the transmission of the Product Disclosure Sheet to me/us does not create any obligation on the Bank to grant me/us any facilities.

n. I/We accept that unless otherwise specified herein, our fees exclude any current and future taxes (if any) that may be imposed, under the relevant legislation. Upon the effective date of implementation of any such taxes in the future and wherever applicable, the Bank shall be entitled to recover such taxes from the Company.

For External Account Only

a. I/We declare that I/we have no designated resident account maintained with any financial institution in Malaysia (Foreign Exchange Administration Rules-Notice 4).

Foreign Account Tax Compliance Act (FATCA)

a. I/We represent and declare that the information provided above is true, accurate and complete. I understand that the term "U.S. person[2]" means any citizen or resident of the United States

b. I/We hereby consent for the Bank, or any of its affiliates, including branches to report my information to regulatory authorities in accordance with the requirements of Foreign Account Tax Compliance Act as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.

c. I/We hereby consent that the Bank may withhold from my account(s) such amounts in accordance with the requirements of Foreign Account Tax Compliance Act as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.

d. I/We hereby consent that the Bank may classify me as a recalcitrant account holder or non-participating foreign financial institution ("NPFFI") and/or suspend, recall or terminate my account(s) and/or facilities granted to me, in the event I fail to provide accurate and complete information and/or documentation as the Bank may require.

e. I/We undertake to notify the Bank in writing within thirty (30) calendar days if there is a change in any information which I have provided to the Bank.

Common Reporting Standard (CRS)

a. We understand that the information supplied by us is covered by the full provisions of the terms and conditions governing our relationship with the Bank and/or its subsidiaries, including its branches setting out how the Bank may use and share the information supplied by us.

b. We acknowledge that the information contained in this Form and our information and any reportable account(s) may be provided to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with the tax authorities of another country/jurisdictions in which we may be a tax resident of, pursuant to the intergovernmental agreements to exchange financial account information.

c. We undertake to advise the Bank within thirty (30) days of any change in circumstances which affects our tax residency status or causes the information contained herein to become incorrect or incomplete (including any changes to the information on the Controlling Persons identified in Part 3 (2) (a)), and to provide the Bank a suitably updated self-certification and Declaration within thirty (30) days of such change in circumstances.

d. We understand that we will be required to inform the Bank in the future if there are any changes in our tax obligations.

For Current Account/Current Account-i/Savings Account/Savings Account-i Only

a. I/We declare that I/we have not been reported by any bank to the Dishonored Cheque Information System of Bank Negara Malaysia ("DCHEQS") and have not had any account closed by any bank in the last six (6) months. The Bank reserves the right to close my/our account should my/our name appear in the DCHEQS list without prior notice to me/us.

b. I/We agree that no alterations whatsoever shall be made on cheques and that the Bank reserves the right to dishonour and return cheques which in the Bank's opinion bear any form of alteration, whether countersigned by me/us or otherwise.

c. The cheque book should be kept under my/our own custody and the Bank shall not accept responsibility for any loss caused to me/us if through my/our own negligence, any person shall obtain payment of any sum belonging to you.

d. I/We shall ensure that me/our account does not become overdrawn, even temporarily, unless I/we have made prior special arrangements with the Bank and I/we understand that a minimum charge of RM100.00 or an amount to be announced from time to time by the Bank will be levied on each cheque that is dishonoured owing to insufficient funds.

For Foreign Currency Account Only

a. I/We agree that the account(s) in any foreign currency opened with the Bank will be operated in accordance with the Bank's rules & regulations governing Foreign Currency Deposits as may be amended from time to time.

b. I/We confirm that I/we will at all times comply with the Foreign Exchange Administration Rules as well other governing regulations and requirements relating to the opening and operation of foreign currency accounts.

c. I/We accept that the Bank is at liberty to close our foreign currency account without further notice to us in the event we fail to comply with the applicable Foreign Exchange Administration Rules and/or Financial Services Act 2013/Islamic Financial Services Act 2013.

For Term Deposit-i Only

a. I/We hereby confirm that I/we have read, fully understood and agreed to the Terms and Conditions for Alliance Term Deposit-i ("ATD-i") as contained in the Islamic Deposit Terms and Conditions of Alliance Islamic Bank Berhad ("the Bank"). I/We appoint the Bank as my/our agent to perform the following actions for all new deposit placements, subsequent placement and renewals made by me/us:
   1) execute all acts with the respect to the purchase of the Commodity on a cash basis through purchase agreements, certificates and/or other instruments; and
   2) sell the Commodity on deferred payment terms to the Bank at the Selling Price (comprising the Purchase Price plus profit) on my/our behalf and to perform and execute all acts necessary in relation thereto,

b. The ATD-i will be renewed based on the profit rate agreed.

c. I/We understand that the Bank's role as my/our agent may be terminated at any time if:
   1) the terms of the Bank's appointment have been breached by me/us or the Bank: or
   2) the termination has been mutually agreed in writing by me/us and the Bank.

For PIDM Only

a. I/We have received a copy of PIDM's Deposit Insurance System (DIS) Brochure and have been informed by Alliance Bank Malaysia Berhad/Alliance Islamic Bank Berhad that the deposit account I/we have opened is protected by PIDM up to RM250,000 for each depositor.

For Cash Management, Online Banking and Biz-Xpress ATM Card Services Only

a. I/We hereby confirm that I/we am/are authorised to act for and on behalf of the Company/Association/Club/Society/Partnership to apply for Cash Management, Online Banking and Biz-Xpress ATM Card Services provided by the Bank.

b. I/We agree that all transactions performed or effected through Cash Management, Online Banking and Biz-Xpress ATM Card Services shall be made by the authorised user(s) who are duly authorised to carry out/execute such transactions for and on behalf of me/us.

c. I/We agree to be bound by all transactions effected through Cash Management, Online Banking and Biz-Xpress ATM Card Services whether or not the authorised users(s) of the services are the account signatories.

d. I/We authorise the Bank to debit my/our account (Designated Account), as indicated herein for the appropriate transaction charges, periodic subscription fees or any other charges in relation to Cash Management, Online Banking and Biz-Xpress ATM Card Services, until the Bank receives a duly authorised request in writing for termination of the said services.

e. In the event of any discrepancies in the mode of profile maintenance in this application form and the Board Resolution, the instruction in this application form shall prevail.

For Business Credit Card Only

a. I/We hereby apply for the Alliance Bank Business Credit Card ("Card") with such limit as issued by ABMB at its sole discretion based on my/our Company's/Business's performance, profitability and any other criteria set by ABMB which may change from time to time.

b. I/We request that the Bank issue at its discretion a Card to such person(s) as I/we may from time to time nominate and notify the Bank in writing.

c. I/We represent and warrant to the Bank that:
   3) I/we have the legal right and full power and authority to apply for and (If this application is approved by the Bank) to use the Card.
   4) where we are a corporation (i) I/We am/are a company duly incorporated in Malaysia (ii) This application and the use of the Card will not and are not likely to result in a breach of any provision of our Memorandum and Articles of Association or equivalent constitutional document; and (iii) Our Memorandum and Articles of Association empowers the directors to exercise all powers of the company to borrow money and the person(s) signing this application is/are authorised to sign and forward to the Bank this application on our behalf pursuant to the Board of Directors' Resolution attached;
   5) all corporate action and approval necessary or relevant to our application herein has been duly taken or obtained and are in force; and
   6) all corporate action and approval necessary or relevant to any request which I/we may from time to time submit to the Bank for the issuance of a Card to the person(s) named therein will be duly taken or obtained prior to the request being submitted to the Bank.

d. I/We acknowledge that a copy of the Alliance Bank Business Credit Card Agreement (Agreement) will be sent to me/us or our nominees. I/We agree to abide by the Terms and Conditions of the Agreement as may be amended by the Bank from time to time.

e. I/We have read and fully understood the Agreement together with the Product Disclosure Sheet ("PDS") and hereby agree to be bound by those Terms and Conditions. I/We acknowledge that a copy of each has been made available for my/our retention. I/We irrevocably agree that the Bank may at its sole discretion reject the application or reduce the amount (i.e. offer me/us a lower credit limit than that applied for) without my/our consent or assigning any reason therefor. I/We understand and acknowledge that the actual credit limit and interest rate to be provided by the Bank are dependent upon credit evaluation and subject to the Bank's absolute discretion and the transmission of the Product Disclosure Sheet to me/us does not create any obligation on the Bank to grant me/us any facilities.

f. I/We declare that all the information provided herein is true, correct and complete and hereby authorise the Bank to verify with and/or disclose to any party the Bank deems fit including but not limited to VISA International/MasterCard International and/or its officers, the Central Credit Unit of Bank Negara Malaysia, the Central Credit Reference Information System of Bank Negara Malaysia and/or its authority, any information concerning or relating to me/us whether financial or otherwise for any purpose which the Bank deems fit.

g. I/We further agree that the Bank's application form herein shall be conclusive evidence of my/our application for the Bank's Card(s) and this clause shall survive the termination,

cancellation or revocation of the Card(s) by the Bank.

h. I/We understand that the Bank may be obligated under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 and/or other laws and regulations to report certain transactions to Bank Negara Malaysia and/or other relevant authorities and I/we hereby consent to the same and agree that the Bank, its officers and employees shall be under no liability for making such reports.

i. I/We hereby agree to abide by the Terms and Conditions of the Card (which we declare to have read, fully understood and are bound immediately upon acknowledgement of receipt of the Card and or use of the said Card).

j. I/We agree that the Bank reserves the right to review the Card facility and such other facilities granted to me/us from time to time and at any time.

k. I/We agree that the Bank shall have the right to vary, reduce or terminate the facilities at any time at the Bank's sole discretion and notice shall be given of any material variation/changes.

l. I/We hereby unconditionally and irrevocably consent to the use by the Bank, free of all charges or fees, of our company name and/or logo and/or mark and any such forms and designs as selected on the Card or on any promotional material or other documents in relation to the Card.

m. I/We shall notify the Bank in the event that any of the above is breached.

For Merchant Facility Only

a. I/We agree that the Bank shall reserve the right to approve or reject my/our application as the Bank deems fit without assigning any reason.

b. I/We agree to be bound by the Terms and Conditions Governing Card Services.

c. I/We understand that the use of the e-Commerce Merchant Facility is governed by the Bank's e-Commerce Merchant Agreement and Non Disclosure Agreement as attached herewith and such amendments thereto as the Bank shall from time to time impose. I/We confirm that I/we have read and fully understood the said Agreements and we accept them.

d. I/We agree that the usage fee of RM900.00 is payable upon submission of this form. Unless otherwise specified herein, our fees exclude any current and future taxes (if any) that may be imposed, under the relevant legislation. Upon the effective date of implementation of any such taxes in the future and wherever applicable, the Bank shall be entitled to recover such taxes from the Company.

Personal Data Protection Act (PDPA) – For Sole-Proprietorship Only

I/We hereby further give consent and authorise the Bank to disclose any information concerning me/us, my/our affairs and/or facilities, accounts, products and/or services for the purposes of strategic alliances, cross selling, marketing, and promotions, to other departments and/or units within the Bank, other companies in the Alliance Bank* and/or its agents and third parties (excluding information relating to my/our affairs or accounts) as the Bank may deem fit. For avoidance of doubt, the consent given herein shall supersede all prior/previous consent(s) given by me/us to any other entities within Alliance Bank.

☐ **YES** ☐ **NO**

** Alliance Bank herein refers to Alliance Bank Malaysia Berhad and its wholly-owned subsidiaries, Alliance Investment Bank Berhad and Alliance Islamic Bank Berhad.*

Details of Connected Parties

Connected with an employee/director/officer of Alliance Financial Group, Alliance Bank and/or its subsidiaries.

No.	Name of Your Director/ Shareholder	Name of Employee/Director/ Officer	Entity (AFGB/ ABMB/AIBB/AIS)	NRIC No.	Relationship
1					
2					

Details of Foreign Politically Exposed Person (PEP) or Person Closely Associated with a PEP

No.	Name of Your Authorised Signatory, Director/Shareholder	Describe the Authorised Signatory, Director/Shareholder's Function /Office Held and Relationship To/Connection with the Public Official
1		
2		

I/We Confirm That I Am/We Duly Authorised By the Company/Business to Sign This Application Form For and On Its Behalf.

(Please tick ☑ where applicable)

I/We hereby wish to apply for the products as indicated and acknowledge that the use of the services is subject to the Bank's Terms & Conditions (T&C) and Fees & Charges (F&C). I/We have read and agree to be bound by the said T&C and F&C of this application form and the T&C and F&C made available at www.alliancebank.com.my (including any subsequent revisions, variations and/or amendments as may be made from time to time).

Name 1: **Designation:** **I.C No.:** **Date:**	**Signature**	**Name 2:** **Designation:** **I.C No.:** **Date:**	**Signature**
Name 3: **Designation:** **I.C No.:** **Date:**	**Signature**	**Name 4:** **Designation:** **I.C No.:** **Date:**	**Signature**
Name 5: **Designation:** **I.C No.:** **Date:**	**Signature**		