

ADDENDUM TO SECURITIES TRADING TERMS AND CONDITIONS

Please take notice that the following terms and conditions are deemed incorporated into the securities trading account opening form and form part and parcel of the terms and conditions for the maintenance of your securities trading account with Affin Hwang Investment Bank Berhad (“the Bank”):-

- (a) That the client (hereinafter referred to as the “Applicant”) authorises the Bank to withdraw the Applicant’s assets (including monies) from the client’s trust account and place and/or invest all or part of same in deposit accounts with institutions licenced under the Financial Services Act 2013, in short term placements, money markets and/or such other financial instruments deems fit and proper (“Permitted Investment”) by the Bank.
- (b) The Bank is further authorised by the Applicant to deal with the interest income and/or profits derived from the Permitted Investment (if any). The Bank may pay such interest and/or profits as it may determine at its absolute discretion to the Applicant in relation to such Applicant’s assets after taking into account any withholding tax, charges, fees and/or expenses incurred or charged by the Bank in maintaining the client’s trust account and/or in placing or investing the Applicant’s assets. PROVIDED FURTHER, that no interest and/or profits shall be paid to the Applicant where the monies in the Applicant’s account is less than Ringgit Malaysia Five Thousand (RM5,000.00).

The Applicant agrees and acknowledges that any interest and/or profits paid by the Bank to the Applicant may be less than that received by the Bank. The interest and/or profit rate is published in the Bank’s website at <https://einvest.affinhwang.com> and shall be subjected to changes from time to time.

- (c) The Bank shall have the discretion to revise the terms and conditions in the securities trading account opening form and the aforesaid paragraphs (a) and (b) by giving notice to the Applicant via the Bank’s website, email or letter sent by facsimile or mailed to the last known address of the Applicant.

Save for the aforementioned changes, the rest of the terms and conditions therein contained in the securities trading account opening form shall remain unchanged, in force and binding. In the event there is any conflict or inconsistency between the terms and conditions in the securities trading account opening form and this Addendum or between this Addendum and any earlier Addendum posted/emailed to the Applicant or signed by the Applicant, this Addendum shall prevail.

You shall be deemed to have agreed and accepted the terms and conditions in this Addendum unless otherwise notified by you in writing to the Bank.

ADDENDUM TO CLIENT AGREEMENT

Please take notice that the following terms and conditions are deemed incorporated into the Client Agreement and form part and parcel of the terms and conditions for the maintenance of your futures trading account with Affin Hwang Investment Bank Berhad (“the Company”):-

- (a) That the Client authorises the Company to withdraw the Client’s assets (including monies) from the client’s segregated account and place and/or invest all or part of same in deposit accounts with institutions licenced under the Financial Services Act 2013, in short term placements, money markets and/or such other financial instruments deems fit and proper (“Permitted Investment”) by the Company.
- (b) The Company is further authorised by the Client to deal with the interest income and/or profits derived from the Permitted Investment (if any). The Company may pay such interest and/or profits as it may determine at its absolute discretion to the Client in relation to such Client’s assets after taking into account any withholding tax, charges, fees and/or expenses incurred or charged by the Company in maintaining the client’s segregated account and/or in placing or investing the Client’s assets. PROVIDED FURTHER, that no interest and/or profits shall be paid to the Client where the excess funds (i.e. equity less initial margin) in the Client’s account is less than Ringgit Malaysia Thirty Thousand (RM30,000.00) or where the Company has accepted the use of collaterals (such as Bank Guarantee) to cover the Client’s margin requirement.

The Client agrees and acknowledges that any interest and/or profits paid by the Company to the Client may be less than that received by the Company. The interest and/or profit rate is published in the Company’s website at <https://invest.affinhwang.com> and shall be subjected to changes from time to time.

- (c) The Company shall have the discretion to revise the terms and conditions in the Client Agreement and the aforesaid paragraphs (a) and (b) by giving notice to the Client via the Company's website, email or letter sent by facsimile or mailed to the last known address of the Client.

The above paragraphs (a) and (b) shall supersede and replace the existing Clause 5(v) of the Client Agreement.

Save for the aforementioned changes, the rest of the terms and conditions therein contained in the Client Agreement shall remain unchanged, in force and binding. In the event there is any conflict or inconsistency between the terms and conditions in the Client Agreement and this Addendum or between this Addendum and any other earlier Addendum posted/emailed to Client or signed by the Client, this Addendum shall prevail.

You shall be deemed to have agreed to and accepted the terms and conditions stated in this Addendum unless otherwise notified by you in writing to the Company.