

Important Notes:

1. All Multi-Currency e-Pay (MCEP) applications are subject to approval. The approval process will take up to 12 business days. If you are a tax resident of country(ies) other than Singapore, please proceed to a Maybank Branch for account opening.
2. All information requested in this form is mandatory and must be completed in full. In the event we receive incomplete or inaccurate information your application/ request may be delayed or rejected without further notice to you
3. Please submit the completed form, together with the supporting documents (where applicable) to:
Maybank Kim Eng Securities Pte Ltd, Customer Service, 50 North Canal Road, Unit 03-01, Singapore 059304
4. If you are applying for new Maybank Deposit Account(s) together with the MCEP application, please submit the following documents with this application (where appropriate):

For Singapore Citizen / Permanent Resident	For Foreigner
<ul style="list-style-type: none"> • NRIC (Front & Back) • Proof of Mailing Address, such as an <u>original</u> utility bill, bank statement showing your residential address in Singapore (to provide if the current mailing address differs from NRIC) 	<ul style="list-style-type: none"> • Passport • Employment Pass / Work Permit • Proof of Mailing Address, such as an <u>original</u> utility bill, bank statement showing your residential address in Singapore

Sections to complete (Please select <u>one</u> only)	Complete Sections
<input type="checkbox"/> Link my existing Maybank account(s) for the purpose of MCEP	A + B + D
<input type="checkbox"/> Open and link new Maybank account(s) for the purpose of MCEP	A + C + D
<input type="checkbox"/> Both of the above	A + B + C + D

Section A YES! Please enable MCEP for my Maybank Kim Eng Trading Account	
Full Name as per NRIC/PASSPORT (please underline Surname) <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Dr	
<div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> <div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 2px;"></div> <div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 2px;"></div> </div> <div style="width: 48%;"> <div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 2px;"></div> <div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 2px;"></div> </div> </div>	
NRIC/Passport No. <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div>	Maybank Kim Eng Trading Account Number <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div>

Section B YES! Please link my existing Maybank account(s) for the purpose of MCEP	
Please tick where applicable:	
<input type="checkbox"/> Primary Maybank Account I/We hereby declare that I/we have read, understood and agree to abide by the Terms and Conditions Governing Multi-Currency e-Pay. By signing in this section of the form, I/we, the account holder(s) of the Maybank account(s) below, agree and consent to the linkage of my/our account(s) as the primary account(s) for the purpose of the Multi-Currency e-Pay. I/We authorise Maybank Singapore Limited ("Bank") to honour all payment instructions it receives from Maybank Kim Eng Securities Pte Ltd in relation to the Multi-Currency e-Pay and to debit or credit my/our account(s) accordingly. I/We hereby agree to the collection, use and disclosure of my/our personal data for the purpose of processing this application form and for the provision of the Multi-Currency e-Pay to the Applicant, including but not limited to the disclosure of my/our personal data to Maybank Kim Eng Securities Pte Ltd. I/We hereby agree to indemnify the Bank from and against all claims, demands, actions, proceedings, loss, expenses, costs and all other liabilities of whatsoever nature which the Bank may incur resulting directly or indirectly from the Bank acting upon the authorisation given herein.	
Please tick where applicable:	
<input type="checkbox"/> SGD Account Number <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div>	<input type="checkbox"/> USD Account Number <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div>
<input type="checkbox"/> EUR Account Number <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div>	<input type="checkbox"/> GBP Account Number <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div>
	<input type="checkbox"/> HKD Account Number <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div>
	<input type="checkbox"/> JPY Account Number <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div>
Signature(s) as in Bank's record / Date	

Section B (continued)

YES! Please link my existing Maybank account(s) for the purpose of MCEP

Please tick where applicable:

☐ **Secondary Maybank Account**

It is not mandatory to link a secondary settlement account(s) for MCEP.

I/we hereby declare that I/we have read, understood and agree to abide by the Terms and Conditions Governing the Multi-Currency e-Pay.

By signing in this section of the form, I/we, the account holder(s) of the Maybank account(s) below, agree and consent to the linkage of my/our account(s) as the secondary account(s) for the purpose of the Multi-Currency e-Pay.

I/We hereby authorise the Bank to honour all payment instructions it receives from Maybank Kim Eng Securities Pte Ltd in relation to the Multi-Currency e-Pay and to debit or credit my/our account(s) accordingly.

I/We understand that where payment from the primary account(s) is unsuccessful, the secondary account(s) will be used as a settlement account for the purpose of Multi-Currency e-Pay.

I/We hereby agree to the collection, use and disclosure of my/our personal data for the purpose of processing this application form and for the provision of the Multi-Currency e-Pay service to the Applicant, including but not limited to the disclosure of my/our personal data to Maybank Kim Eng Securities Pte Ltd.

I/We hereby agree to indemnify the Bank from and against all claims, demands, actions, proceedings, loss, expenses, costs and all other liabilities of whatsoever nature which the Bank may incur resulting directly or indirectly from the Bank acting upon the authorisation given herein.

Please tick where applicable:

☐ **SGD Account Number**

[illegible]☐ EUR Account Number[illegible]☐ USD Account Number

6	4								
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☐ GBP Account Number

6	4								
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☐ HKD Account Number

6	4									
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☐ JPY Account Number

6	4									
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Signature(s) as in Bank's record / Date

Section C

YES! Please open and link my new Maybank account(s) for the purpose of MCEP

Important Notes:

1. If you are a tax resident of country(ies) other than Singapore, please proceed to a Maybank Branch for account opening.
2. **Documents Required:**

For Singapore Citizen / Permanent Resident	For Foreigner
<ul style="list-style-type: none"> • Copy NRIC (Front & Back) • Copy Proof of Mailing Address, such as an <u>original</u> utility bill, bank statement showing your residential address in Singapore (to provide if the current mailing address differs from NRIC) 	<ul style="list-style-type: none"> • Copy of Passport • Copy of Employment Pass / Work Permit • Proof of Mailing Address, such as an <u>original</u> utility bill, bank statement showing your residential address in Singapore

3. **Processing Time:** All account opening applications are subject to approval. The approval process will take up to 12 business days.
4. **Primary Account:** Any newly-opened Maybank account(s) will be designated as the Primary Account(s) for the purpose of MCEP and will supersede all prior instruction(s) given to the Bank and/or Maybank Kim Eng Securities Pte. Ltd.

Selection of account(s) to be opened (Available to Personal Account only)

Please tick where applicable:

☐ SGD iSAVvy Savings Account

- ☐ USD Foreign Currency Current Account

- ☐ HKD Foreign Currency Current Account

- ☐ EUR Foreign Currency Current Account

- ☐ GBP Foreign Currency Current Account

- JPY Foreign Currency Current Account



Beneficial Ownership

Please declare accordingly: *Please tick where applicable:*

☐ Yes, I am the beneficial owner of the account to be opened under this application.

Other services

☒ Maybank Online/Mobile Banking

If you are an existing user of Maybank Online Banking/Mobile Banking, please continue to use your current Authentication method. However, for new Online Banking/Mobile Banking user, we will send the New Security Token to you within 7 business days, after your account is approved.

☒ 2-Factor Authentication via SMS + New Security Token

☐ Yes, please issue a Maybank Platinum Debit Card for my newly-opened SGD account

My preferred name on the Card (Maximum 19 characters inclusive of spaces)

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Marketing Consent (optional)

I/We consent¹ to Maybank contacting me/us about products and services by

☐ Post ☐ Email ☐ SMS/other messaging services ☐ Phone Call

Notes

¹I/We hereby consent to the collection, use and disclosure of my/our personal data by Maybank Singapore Limited and its related corporations (collectively, "Maybank"), its agents, business partners, marketing partners and the Co-Brand Partner (as may be relevant, depending on the nature of the product which I/We have applied for), as well as authorised service providers, for the purposes of contacting me/us about your and/or their products and services, benefits, promotions and rewards ("Promotional Purposes"), via the modes selected above and using my/our contact particulars which Maybank may have in its records from time to time (including where applicable my Singapore telephone number(s)).

I/We confirm and agree that my/our consents granted herein do not supersede or replace any other consents which may have previously been provided to Maybank in respect of my/our personal data, and are additional to any rights which Maybank may have at law to collect, use or disclose my/our personal data, and that leaving any of the boxes above blank will NOT be treated as a withdrawal of any other consent(s) that I/we may have previously provided to Maybank.

Important Notes:

1. The information provided above is solely for the purpose of providing the consent for marketing and does not serve as a notification for update of personal particulars.
2. I/We understand that if I/we do not wish for the Bank to collect, use or disclose my/our personal data for such Promotional Purposes, I/we may withdraw my/our consent at any time via forms available through the Internet Banking (IB) portal or from the Bank's branches. I/We further understand that if I/we do not wish for third parties (such as the Bank's business partners or marketing partners) to collect, use or disclose my personal data for such Promotional Purposes, I/we should contact these third parties directly with my/our request.

Section D

Declaration / Agreement

1. I request the Bank to open the above deposit account(s) and link the said deposit account(s), or my existing deposit account(s) as indicated herein, to my Maybank Kim Eng Trading account stated in this form; I declare that I am the beneficial owner of the deposit account(s) and my Maybank Kim Eng Trading account; I authorise the Bank to honour all payment instructions given by me and I confirm that the signature above shall constitute the official signature of the new Maybank deposit account(s) for the Bank's record and verification purpose; With regard to the Multi-Currency e-Pay I authorise the Bank to honour all payment instructions it receives from Maybank Kim Eng Securities Pte Ltd and to debit my deposit account(s) accordingly; I agree to apply for the service(s) and/or card(s) that I have opted for herein and link the deposit account(s) to it/them; I acknowledge that the application(s) herein are subject to the Bank's approval; I declare that all the information and documents provided by me in relation to the application(s) herein are true and accurate; I confirm that at the time of this application, I am not an undischarged bankrupt and no statutory demand has been served on me nor any legal proceedings commenced against me; I authorise the Bank to verify the information given herein with any party (including without limitation, Maybank Kim Eng Securities Pte Ltd, any credit bureau or any other organisation or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons) without reference to me; I agree to the purposes set out in the Bank's Data Protection Policy (the link to which is provided below) for the collection, use and disclosure of my personal data, including authorising the Bank to disclose or release, any information whatsoever relating to me to: i) any credit bureau or any other organisation or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons; or ii) any other person(s) for the purpose of processing the application(s) herein; or iii) any person or organisation as may be necessary to facilitate the Multi-Currency e-Pay, including without limitation Maybank Kim Eng Securities Pte Ltd;
2. I understand that the instructions given in this application form in relation to the Multi-Currency Settlement Service will supersede any prior instructions given by myself to the Bank and/or Maybank Kim Eng Securities Pte Ltd;
3. I confirm that I have read and agree to be bound by the prevailing Rules and Regulations governing the deposit account(s), the Terms and Conditions Governing the Multi-Currency e-Pay and the respective service(s) and card linked to the deposit account(s) (as may be amended from time to time), copies of which have been made available to me on the Bank's website.
4. Upon the Bank's approval of the issuance of New Security Token, I agree that the Bank may send the New Security Token to me by ordinary mail or such other means at my sole risk to my mailing address as specified herein or to my registered address as specified herein if my mailing address is not specified.

Section D (continued) Declaration / Agreement

5. Upon the Bank's approval of the issuance of the Maybank Platinum Debit Card (if I have opted for the card), I agree that the Bank may send the card to me by ordinary mail or such other means at my sole risk to my mailing address as specified herein or to my registered address as specified herein if my mailing address is not specified; I acknowledge and agree that the card comes with a NETS FlashPay stored value facility of which Network for Electronic Transfers (Singapore) Pte Ltd ("NETS") is the holder and operator and in this regard, I authorise the Bank to disclose any information relating to me to NETS as may be necessary for usage of the NETS FlashPay stored value facility on the card; I acknowledge and agree that the terms for the use of the NETS FlashPay stored value facility shall be governed by NETS' Terms and Conditions Governing the Use of NETS FlashPay which is available for viewing at <https://www.nets.com.sg/personal/retail-payments/nets-flashpay/> or such website as NETS may designate from time to time.

By providing the information in this application form (and any other information that I may provide to the Bank from time to time in connection with the Bank's products and services):

1. I agree and consent to Maybank Singapore Limited and its related corporations (collectively, "Maybank") collecting, using, disclosing and sharing amongst themselves my personal data, and disclosing such personal data to Maybank's authorised service providers and relevant third parties for purposes reasonably required by Maybank to process my application(s), provide me with the products or services which I am applying for, as well as the purposes set out in Maybank, Singapore branch's Data Protection Policy, which is accessible at www.maybank2u.com.sg or which may be provided to me upon request. I confirm I have read and understood the Data Protection Policy;
2. If I should withdraw my consent to the processing or handling of my personal data in respect of any purpose which Maybank may reasonably consider to be essential in order for Maybank to provide me with the products and/or services applied for, Maybank shall be entitled to treat my account and/or card as having been terminated by me without prejudice to any rights and remedies which it may have at law against me.

Foreign Account Tax Compliance Act ("FATCA") & Common Reporting Standards ("CRS")

Please declare accordingly: *Please tick where applicable:*

- ☐ I hereby declare that I am neither a United States (U.S) Citizen nor hold a U.S Permanent Resident Green Card nor am I a U.S resident and agree to the FATCA declaration.
- ☐ I am a Tax resident of Singapore only and my Tax Identification Number (TIN) is same as my NRIC.
1. I represent and declare that the information provided above is true, accurate and complete. I understand the term "U.S. person" means any citizen or resident of the United States.
 2. I hereby consent to Maybank Singapore Limited or any of its affiliates, including branches (collectively "the Bank") disclosing any information relating to me including details of my account, investments or transactions to any government, tax and regulatory agency or authority or any party (located in or outside Singapore) for the purpose of enabling the Bank to comply with any legal, tax or regulatory obligation under any applicable laws (including the Foreign Account Tax Compliance Act ("FATCA") or any similar law in any jurisdiction).
 3. I hereby authorise the Bank to deduct or withhold from my account(s) maintained with the Bank such amounts or otherwise make any payment on account of any tax or levy in any jurisdiction where the Bank is required to do so by any government agency, revenue authority or any party in any jurisdiction and/or under any applicable law (including FATCA).
 4. I hereby consent that the Bank may classify me as a recalcitrant account holder 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.
 5. I undertake to notify the Bank in writing within 30 calendar days if there is a change in any information which I have provided to the Bank.
 6. I agree to indemnify the Bank, to the extent permitted by law, for any loss or liability that may be incurred by the Bank in connection with any breach by me of any obligations herein and/or the Bank's compliance with FATCA or any tax or regulatory obligations under any applicable law.
 7. I acknowledge and agree that I may incur liabilities arising from or in connection with the Bank's compliance with FATCA or any tax or regulatory obligations under any applicable laws and I agree that the Bank shall not be liable for that loss.
 8. I agree to provide the Bank with any information that the Bank may require from time to time to comply with FATCA or any tax or regulatory obligations under any applicable law.

Terms and Conditions Governing the Multi-Currency e-Pay

By applying for the Multi-Currency e-Pay, I agree to be bound by the below terms and conditions.

1. The Multi-Currency e-Pay is available to customers who hold a deposit account with Maybank Singapore Limited ("Bank") and a trading account with Maybank Kim Eng Securities Pte Ltd ("Maybank Kim Eng").
2. By applying for the Multi-Currency e-Pay the customer authorises the Bank to honour all payment instructions the Bank receives from Maybank Kim Eng and to debit the customer's deposit account(s) which is linked to the Multi-Currency e-Pay accordingly ("Transaction").
3. The Bank reserves the right to set a value limit on the Transactions made through the Multi-Currency e-Pay. Customers will receive prior notification of the Transaction value limit.
4. All accounts used in connection with the Multi-Currency e-Pay must be in good standing (as determined by the Bank) and remain valid for the Transaction to be debited successfully. The Bank has the right to approve or decline a Transaction at its discretion.

5. Customers have the option of linking two deposit accounts held with the Bank to the Multi-Currency e-Pay: a primary account and a secondary account, as indicated in the Multi-Currency e-Pay application form. A Transaction will first be debited from the customer's primary account. In the event that there are insufficient funds in the primary account the full Transaction amount will be debited from the secondary account. Where the customer has not indicated a secondary account and there are insufficient funds in the primary account the Transaction will be rejected. In the event a primary account is closed for whatever reason, the Bank will proceed to debit the secondary account provided that it is in the same currency as the primary account. In the event that there are insufficient funds in both the primary account and the secondary account the Transaction will be rejected.
6. The currency of the Transaction will determine which account the Transaction will be debited from or credited to; for example, a Transaction in USD, will be debited from the Maybank USD account linked to the Multi-Currency e-Pay.
7. The Bank is not obliged to effect payment if Maybank Kim Eng does not request payment in the manner required by the Bank, or if the customer's deposit account(s) has insufficient funds to meet it or to meet payment of all charges, fees or other sums payable by the customer to the Bank or the Bank's agents.
8. A fee, as may be determined by the Bank from time to time may be charged for unsuccessful and successful debit instructions. The Bank may permit a debit at its discretion even if this results in an overdraft on your account, and impose charges accordingly.
9. The Bank reserves the right to reverse any debit or credit amount from a customer's account without notification or liability to any party.
10. On the date of effecting payment, the Bank reserves the right to determine the priority of this payment instruction against any cheque presented or any other existing arrangements made with the Bank.
11. Should a customer close a deposit account or wish to terminate the Multi-Currency e-Pay, the customer should notify the Bank and Maybank Kim Eng accordingly and make alternative payment arrangements.
12. For payments unsuccessfully debited from a customer's account, the customer remains responsible for making payment to Maybank Kim Eng by other means and/or makes alternative payment arrangements.
13. The Bank shall not be liable for any loss or damage due to any failure to accept or act on, or for errors or delays or defaults of any kind either direct or indirect in accepting, or acting on, any instructions given by a customer, Maybank Kim Eng or any person to debit or credit any amount in connection with or pursuant to the Multi-Currency e-Pay arrangement or in respect of any claims made against a customer by any person in relation thereto.
14. The Bank may at its discretion and at any time add to, alter, vary or modify all or any of the above terms and conditions by giving thirty days written notice.
15. These Terms and Conditions should be read in conjunction with the Rules and Regulations governing the deposit account to which the Multi-Currency e-Pay is linked.

By signing below:

I hereby declare that I have read and understood the Terms and Conditions Governing the Multi-Currency e-Pay and all other terms and conditions stated in this application form and agree to be bound by them.

Applicant's Signature



Name as per NRIC/Passport:

NRIC/Passport Number:

Date:

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

For Internal Use Only

Maybank Kim Eng Securities Pte Ltd

Date Received (DD/MM/YYYY)	Verified by	Deliver to	Remarks
<div style="border: 1px solid black; padding: 2px;"> <div style="display: flex; justify-content: space-between;"> / </div> <div style="display: flex; justify-content: space-between;"> / </div> </div>	<div style="border: 1px solid black; padding: 2px;"> <div style="border-bottom: 1px solid black; height: 15px;"></div> Staff name / Signature / Date </div>	<div style="border: 1px solid black; padding: 2px;"> <input type="checkbox"/> PSC- Kovan <input type="checkbox"/> PSC- MT (Sec C) </div>	

From: ☐ PSC- Kovan ☐ PSC - MT

To: MKE Securities Pte Ltd

Date:

/

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This Application is hereby REJECTED for the following reason(s):

Please tick where applicable:

- ☐ Signature/thumbprint# differs from Bank's records
- ☐ Signature/thumbprint# incomplete/unclear#
- ☐ Account operated by signature/thumbprint#
- ☐ Account number is closed
- ☐ Primary and Secondary account is incorrect
- ☐ Invalid account number indicated
- ☐ Signature/thumbprint# incomplete/unclear#
- ☐ Account name mismatches the one in the form (for existing MCEP)
- ☐ Trading account in system mismatches the one in the form (for existing MCEP)
- ☐ Others _____

to delete if not applicable

Date Received (DD/MM/YYYY)

Verified by

/

/

Staff name /PF no. /Signature / Date

To be completed by PSC KOVAN / PSC MT

For Newly opened account(s):-

CIF No. Main Applicant

/

/

☐ SGD Account Number

/

/

☐ USD Account Number

/

/

☐ HKD Account Number

/

/

☐ EUR Account Number

/

/

☐ GBP Account Number

/

/

☐ JPY Account Number

/

/

Date Received (DD/MM/YYYY)

Verified by

/

/

Staff name /PF no. /Signature / Date