

**APPLICATION FORM FOR INDIVIDUAL ACCOUNT OPENING**

|   |  |  |                                       |   |  |  |
|---|--|--|---------------------------------------|---|--|--|
| <b>Branch</b>   |  | <b>Account No.</b>   |                                       | <b>CIF No.</b>                                  |  |  |
| <b>Category</b>   | <input type="checkbox"/> Individual                    | <input type="checkbox"/> Joint                             | <input type="checkbox"/> Trust        | <input type="checkbox"/> Others (specify) _____ |  |  |
| <b>Purpose of Account Opening</b>   |  |  |                                       |   |  |  |
| <b>TYPE OF ACCOUNT</b>  |  |  |                                       |   |  |  |
| <input type="checkbox"/> Basic Savings (Tawarruq)   | <input type="checkbox"/> Basic Current (Tawarruq)      | <input type="checkbox"/> SURIA Investment (Mudarabah)      |                                       |   |  |  |
| <input type="checkbox"/> One Reach Savings (Tawarruq)   | <input type="checkbox"/> One Reach Current (Tawarruq)  | <input type="checkbox"/> SURIA_MuSS Investment (Mudarabah) |                                       |   |  |  |
| <input type="checkbox"/> MuSS Savings (Tawarruq)  | <input type="checkbox"/> MuSS Current (Tawarruq)       | <input type="checkbox"/> Muamalat Gold-i (Account)         |                                       |   |  |  |
| <input type="checkbox"/> Elite Savings (Tawarruq)   | <input type="checkbox"/> Fixed Term Account (Tawarruq) | <input type="checkbox"/> Muamalat Gold-i (Physical)        |                                       |   |  |  |
| <input type="checkbox"/> Normal Savings (Qard)  | <input type="checkbox"/> Other _____                   |  |                                       |   |  |  |
| <b>PARTICULAR OF INDIVIDUAL CUSTOMER ONLY</b>   |  |  |                                       |   |  |  |
| Full Name   |  |  | IC No                                 |   |  |  |
|   |  |  | Old IC, Army IC, Police IC            |   |  |  |
| Citizenship   |  |  | Passport No                           |   |  |  |
| Email Address   |  |  | Date of Birth                         |   |  |  |
| Residential Address   |  |  | Mailing Address                       |   |  |  |
|   | Postcode   |  |                                       | Postcode  |  |  |
|   | State  |  |                                       | State   |  |  |
| Gender  |  |  | Religion                              |   |  |  |
| Bumiputra   | <input type="checkbox"/> Yes                           | <input type="checkbox"/> No                                | Race                                  |   |  |  |
| Telephone No (H)  |  |  | Telephone No (HP)                     |   |  |  |
| Marital Status  | <input type="checkbox"/> Married                       | <input type="checkbox"/> Single                            | <input type="checkbox"/> Others _____ |   |  |  |
| Mother's Maiden Name  |  |  |                                       |   |  |  |
| Employer Name   |  |  | Employment Sector                     | <input type="checkbox"/> Government             |  |  |
| Occupation  |  |  |                                       | <input type="checkbox"/> Private                |  |  |
| Employment Date   |  |  | Related to BMMB Staff:                | <input type="checkbox"/> Others _____           |  |  |
| Total Annual Income (RM)  |  |  |                                       | Staff Name _____                                |  |  |
|   |  |  |                                       | ID No _____                                     |  |  |
| Account Conduct   | <input type="checkbox"/> Solely                        | <input type="checkbox"/> All                               | <input type="checkbox"/> Others _____ |   |  |  |
| <b>POLITICALLY EXPOSED PERSON DECLARATION</b>   |  |  |                                       |   |  |  |
| I am / my immediate family/close associate/relative* is a Politically Exposed Person (PEP) <input type="checkbox"/> Yes <input type="checkbox"/> No   |  |  |                                       |   |  |  |
| Kindly complete below information, if you tick "Yes"  |  |  |                                       |   |  |  |
| Occupation  |  |  | Relationship                          |   |  |  |
| Position Held   |  |  | Period From                           |   |  |  |
| <b>SELF FATCA/CRS DECLARATION FOR INDIVIDUAL</b>  |  |  |                                       |   |  |  |
| Are you a U.S Citizen or US Indicia? <input type="checkbox"/> YES <input type="checkbox"/> NO   |  |  |                                       |   |  |  |
| Are you a tax resident of other country(s)? <input type="checkbox"/> YES <input type="checkbox"/> NO  |  |  |                                       |   |  |  |
| If "YES", please complete FATCA/CRS Self Certification Form for Individual/Sole Proprietor (refer Appendix I)   |  |  |                                       |   |  |  |
| <b>TAX AND FATCA DECLARATION</b>  |  |  |                                       |   |  |  |
| Tax and FATCA declaration:  |  |  |                                       |   |  |  |
| <ol style="list-style-type: none"> <li>I represent and declare that the information provided above is true, accurate and complete. I certify that I am the Account Holder (or am authorized to sign for the Account Holder) of all the account(s) to which form relates.</li> <li>I understand that the term "U.S. person" means any citizen or resident of the United States.</li> <li>I hereby consent to Bank Muamalat Malaysia Berhad or any of its affiliates, including branches (collectively "the Bank") disclosing the financial accounts information to regulatory authorities in which this account(s) is / are maintained and exchanged with tax authorities of another country / jurisdiction in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information in accordance with the requirements of the Foreign Account Tax Compliance Act and Common Reporting Standard as may be stipulated by applicable laws, regulations, agreements or regulatory guidelines or directives.</li> <li>I hereby agree that the Bank may classify me as reportable account 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.</li> <li>I hereby agree that the Bank may withhold from my account(s) such amounts in accordance with the provisions of Foreign Account Tax Compliance Act or as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.</li> <li>I undertake to notify the Bank in writing within 30 calendar days of any change in circumstances which affects the tax residency status of the individual identified in this form or causes the information contained herein to become incorrect or incomplete, and to provide the Bank with a suitable updated self-certification and Declaration within 30 days of such change in circumstances.</li> </ol> |  |  |                                       |   |  |  |

### PERSONAL DATA PROTECTION NOTICE (PDPA)

Please read our Personal Data Protection Notice ("Notice") before completing this form. By giving us your personal data and signing this form, you are indicating to us that you consent and agree to the terms of our Notice, the terms of this form and for the process and disclosure of data under the Personal Data Protection Act 2010. Our Notice is available on our website at <https://www.muamalat.com.my/downloads/privacy-policy/privacy-notice.pdf> and from any of our branches.

### CONSENT ON CROSS SELLING

We may use your Personal Data:

- a. To conduct market research and surveys with the aim of improving our products and services;
- b. For marketing and cross selling purposes, promotional events, competitions and lucky draws including those jointly run with our current and future partners and affiliates.

Disclosure for cross selling purposes shall not be effected if it is objected by you by contacting our branch or customer service number which is stated in the Product Disclosure Sheet (PDS).

### ZAKAT DEDUCTION (Applicable for MG-i Account, Tawarruq & Qard CASA)

I/We hereby agree to authorize BMMB to perform auto calculation and deduction on zakat for the following accounts:

- My/our savings account; and/or  
 My/our current account; and/or  
 My Muamalat Gold-i Account

on behalf of me/us and hereby appoint BMMB as my/our agent under a Wakalah arrangement by transferring the zakat payable to \_\_\_\_\_ (name of zakat for each state).

**Bank:**

We, hereby agree to accept the appointment as the agent as stipulated in the service above. We will, in performing our obligations in relation to the service, protect the interest of the Customer and act in good faith. Your zakat on savings or gold account payable amount shall be transferred to state zakat authority as per above subject to fulfilment of zakat requirements.

### APPLICABLE TO TAWARRUQ FIXED TERM ACCOUNT ONLY

| Principal Amount | Tenure (Day/Month) | Profit Rate (%) | Murabahah Sale Price |
|------------------|--------------------|-----------------|----------------------|
|                  |                    |                 |                      |

|                               |   |
|-------------------------------|---|
| Mode of Deposit               | <input type="checkbox"/> Cheque <input type="checkbox"/> Debit Account  |
| Profit Payment Method         | <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Annually <input type="checkbox"/> Upon Maturity   |
| Credit to Account No          |   |
| Account Conduct Upon Maturity | <input type="checkbox"/> Automatic renewal of principal and profit at prevailing profit rate for the same term unless otherwise advised. For maturity payment option only <input type="checkbox"/> Automatic renewal of principal at prevailing profit rate for the same term and profit will be paid into the abovementioned account |

### DECLARATION

- I request and authorise the Bank to open banking account(s) in my/our name subject to terms & conditions stated herein.
- I agreed to give consent to the Bank to conduct bankruptcy search at relevant bodies or companies.
- By signing below, I/we confirm that I/we received, read, check and fully understand the Terms & Conditions and Product Disclosure Sheet (which also available in Bank's website [www.muamalat.com.my](http://www.muamalat.com.my)) governing the operation of the above-mentioned account and agreed to comply with and be bound by the said rules and by any amendments to the same which subsequently introduced and enforced from time to time.
- I declare that I/we have read and checked all the above information, I/we also confirm that the information is correct. My/Our signature(s) below shall be the authorised signature(s) for all account(s) under my/our name.
- I acknowledge and aware that the opening, operation, maintenance and closing of account(s) are subject to the laws of Malaysia and to the regulations, notices and directives of BNM and any relevant authority as well as the Bank's Terms & Conditions for the operation of the account(s) herein or as hereafter amended and agree to comply with and bound by the same.
- I hereby acknowledge that I/we had read and agreed to be bound by the **Terms and Conditions including the applicable Shariah contracts** for the said facilities including the **Privacy Notice** and any amendments issued by BMMB from time to time as displayed on website [www.muamalat.com.my](http://www.muamalat.com.my)
- For deposit account opening application, I/We have been informed that this product is protected by PIDM up to RM 250,000 for each depositor and received a copy of Deposit Insurance System (DIS) brochure provided by PIDM.
- For investment or Gold account opening application, I/We hereby confirmed that I/We have been informed that this product is not protected by PIDM.
- For Non-Residents maintaining Ringgit Account, I/we hereby agree to be bound by the Foreign Exchange Notices when making any request to transfer and /or make payment from/to the External Account.

### INDIVIDUAL APPLICANT SIGNATURE

Name:

IC/Passport No:

### FOR BANK USE ONLY

|                      |                      |         |
|----------------------|----------------------|---------|
| Attended By and Date | Approved By and Date | Remarks |
|----------------------|----------------------|---------|