

## APPLICATION FORM FOR INDIVIDUAL ACCOUNT OPENING

## 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.

**REMINDER:** The customer must at all times keep all information related to his/her account confidential and shall not disclose the information to unauthorised third party. The Bank shall not be responsible or liable for any loss incurred by the customer due to customer's negligence or misuse of information by any unauthorised person that may lead to fraudulent activities.

Branch		Account No.		CIF No.	
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Category	<input type="checkbox"/> Individual	<input type="checkbox"/> Joint	<input type="checkbox"/> Trust	<input type="checkbox"/> Others (specify) _____
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Purpose of Account Opening	
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## TYPE OF ACCOUNT

<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 _____	
<input type="checkbox"/> Foreign Currency Account-i (Qard) – Trade Type of Currency: _____	<input type="checkbox"/> Foreign Currency Account-i (Qard) – Investment Type of Currency: _____	

## PARTICULAR OF INDIVIDUAL CUSTOMER ONLY

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 _____	Dept/Branch _____	

## POLITICALLY EXPOSED PERSON DECLARATION

I am / my immediate family/close associate/relative\* is a Politically Exposed Person (PEP)  Yes  No

Kindly complete below information, if you tick "Yes"

Occupation		Relationship	
Position Held		Period From	

## SELF FATCA/CRS DECLARATION FOR INDIVIDUAL

Are you a U.S Citizen or US Indicia?  YES  NO

Are you a tax resident of other country(s)?  YES  NO

If either one of the answer is "YES", please complete FATCA/CRS Self Certification Form for Individual/Sole Proprietor (refer Appendix I)

## TAX AND FATCA DECLARATION

Tax and FATCA declaration:

- I/We represent and declare that the information provided above is true, accurate and complete. I/We certify that I am/we are the Account Holder(s) (or I am / we are authorized to sign for the Account Holder) of all the account(s) to which form relates.

2. I/We understand that the term "U.S. person" means any citizen or resident of the United States.
3. I/We 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.
4. I/We hereby agree that the Bank may classify me/us as reportable account and/or suspend, recall or terminate my/our account(s) and/or facilities granted to me/us, in the event I/we fail to provide accurate and complete information and/or documentation as the Bank may require.
5. I/We hereby agree that the Bank may withhold from my/our 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.
6. I/We 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.

### PRIVACY NOTICE

The Bank 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 partners.

Where the Bank intends to share my/our limited information with third parties for strategic alliances, marketing and promotional purposes, I/We hereby consent and authorise the Bank to disclose my/our limited information to the third parties. The Bank may disclose my/our name, telephone number and email address to the third parties subject to below consent.

Yes       No

You have the right to opt out of receiving marketing material or withdraw or revoke your consent for the abovementioned disclosure at any time unless such disclosure is necessary for the Bank to comply with any legal or contractual requirements. To do so, please contact the nearest branch or customer service 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

### DEBIT CARD-i

**DECLARATION/CONSENT**

1. The Customer acknowledges and agrees that, Bank Muamalat Malaysia Berhad ("the Bank") in performing its obligations pursuant to this application be dependent upon and may be using data, material, and/or other information furnished by the Customer herein ("Information"), without any independent investigation or verification thereof, and that the Bank shall be entitled to rely upon such information in performing the services. In no event the Bank shall be held liable for reliance on the Information.
2. The Bank shall not be held responsible if the changes to the Information is/are not provided to the Bank timely, resulting in implications to the performance of services; and the Bank assumes no responsibility to the use of this Information by others.
3. In no event shall the Bank be liable for any direct, indirect, incidental, special, exemplary or consequential damages (including but not limited to loss of use, data or business interruption) however caused and on any type of liability, whether in contract, strict liability, tort (including negligence or otherwise) in the performance of the services.

New Debit Card No.		
<p>1. I/We declare that the above information is correct and acknowledge receipt of the Debit Card-i.</p> <p>2. By signing below, I/we confirm that I/we received, read and fully understand the Terms and Conditions and Product Disclosure Sheet (which also available in Bank's website <a href="http://www.muamalat.com.my">www.muamalat.com.my</a>) governing the operation of the above mentioned Debit Card-i and agreed to comply with and be bound by the said terms and by any amendments to the same which subsequently introduced and enforced from time to time.</p>		
Name: IC/Passport: Date:		Signature:
<b>DECLARATION</b>		
<p>1. I/We request and authorise the Bank to open banking account(s) in my/our name subject to terms &amp; conditions stated herein.</p> <p>2. I/We agreed to give consent to the Bank to conduct CTOS search at relevant bodies or companies.</p> <p>3. I/We have not committed any act of bankruptcy and/or been adjudged a bankrupt at the point of application or at the time the account is/are opened.</p> <p>4. By signing below, I/we confirm that I/we received, read, check and fully understand the Terms &amp; Conditions and Product Disclosure Sheet (which also available in Bank's website <a href="http://www.muamalat.com.my">www.muamalat.com.my</a>) 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.</p> <p>5. I/We 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.</p> <p>6. I/We 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 &amp; Conditions for the operation of the account(s) herein or as hereafter amended and agree to comply with and bound by the same.</p> <p>7. I/We hereby acknowledge that I/we had read and agreed to be bound by the <b>Terms and Conditions including the applicable Shariah contracts</b> for the said facilities including the <b>Privacy Notice</b> and any amendments issued by BMMB from time to time as displayed on website <a href="http://www.muamalat.com.my">www.muamalat.com.my</a></p> <p>8. 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.</p> <p>9. 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.</p> <p>10. I/We have been informed that any money withdrawn from insured deposit is no longer protected by PIDM if transferred to a:</p> <ul style="list-style-type: none"> <li>i. Deposit account payable outside Malaysia;</li> <li>ii. Deposit account held by a financial institution conducting Labuan banking business or Labuan Islamic banking business;</li> <li>iii. Deposit account held by a Non-Deposit Taking Member; or</li> <li>iv. Non-deposit account (e.g. Unit Trust, securities trading account, Lembaga Tabung Haji, ASNB unit trust, gold account, and any other relevant non-deposit accounts)</li> </ul> <p>11. For Non- Residents maintaining Ringgit Account, I/We hereby agree to be bound by the Foreign Exchange Notices as displayed on BMMB website <a href="https://www.muamalat.com.my/media-room/compliance">https://www.muamalat.com.my/media-room/compliance</a> and BNM Website <a href="http://www.bnm.gov.my/fep">www.bnm.gov.my/fep</a> when making any request to transfer and/or make payment from/to the External Account.</p> <p>12. For Foreign Currency Account-i opening application, I/We hereby confirm that I/We have signed the Foreign Exchange (FE) Declaration/Authorization/Undertaking Letter and agree to comply with the declaration. The Summary of Foreign Exchange Notice is available at <a href="https://www.muamalat.com.my/media-room/compliance/">https://www.muamalat.com.my/media-room/compliance/</a>.</p>		
<b>INDIVIDUAL APPLICANT SIGNATURE</b>		
<p>Name:</p> <p>IC/Passport No:</p>		
<b>FOR BANK USE ONLY</b>		
Attended By and Date	Approved By and Date	Remarks