To: HSBC Bank Malaysia Berhad / HSBC Amanah Malaysia Berhad / The Hongkong and Shanghai Banking Corporation Limited, Offshore Banking Unit, Labuan, as applicable (HSBC)

Date:

Re: Authorization 1	for Email Inst	ructions	
Customer Name:			
NRIC/Passport No:			
Authorised Email(s)	: As maintaine	d in the Bank's	records

The Customer has asked HSBC to accept instructions, applications or other documents from the Customer by way of email in relation to the following services and/or products during the Restricted Movement Order period:

- (i) Own account transfer within HSBC Malaysia only;
- (ii) time deposit/ term deposit-i placements, withdrawals, change of maturity instructions:

(collectively the Email Instructions).

In consideration of HSBC agreeing to accept Email Instructions, the Customer acknowledges and agrees that:

1. HSBC is not responsible or liable to the Customer or any third party for any losses suffered in the event the instruction cannot be carried out due to circumstances beyond HSBC's control.

2. The Customer:

- (i) shall establish, maintain and review its own appropriate internal security measures for its use of and access to emails, including the installation and ongoing update of anti-virus software (if applicable), and take all reasonable precautions to prevent any unauthorized access to or malicious use of emails;
- (ii) acknowledge and accept all possible risks involved in using email communication, including without limitation, the risk of email communication being intercepted, forged, tampered, monitored, delayed, amended or destroyed or the risk of being sent or disclosed to other parties without its authorization, and so forth; and
- (iii) shall inform HSBC immediately if suspect that someone has unauthorized access to, or use of, its terminal equipment or registered email.
- (iv) shall immediately notify HSBC should there be a change in any of the above e-mail address(es) and/or telephone number(s).

- 3. HSBC may if a situation warrants it, suspend or terminate acceptance of Email Instructions as it sees fit by a 1-day's prior notice to the Customer, and shall not be held liable for doing so.
- 4. The Customer understand and agree that HSBC may require the Customer to present certain documents or notices to HSBC in the original form and to attach softcopies of such documents and notices when sending the Email Instructions to HSBC as supporting evidence.
- 5. Any dispute arising out of or in connection with this indemnity will be governed by and construed in accordance with the laws of Malaysia and submit to the no-exclusive jurisdictions of the Malaysian courts.
 - 6. For joint accounts, the Customer agrees that the Bank will follow the customer's mandate.