

SPECIFIC TERMS & CONDITIONS FOR PERSONAL FINANCIAL SERVICES

(April 2010 Edition)

EFFECTIVE DATE :

- 17 April 2010 for new customers of HSBC Amanah.
- 24 April 2010 for existing customers of HSBC Amanah as at 17 April 2010.

These Specific Terms & Conditions are applicable to personal accounts and services (other than credit cards-i) opened with or provided by HSBC Amanah Malaysia Berhad ("HSBC Amanah") and should be read together with the applicable specific terms and conditions of the individual products and/or services and the Generic Terms and Conditions ("GTC") of HSBC Amanah.

The Generic and Specific Terms & Conditions are available on request and on HSBC Amanah's website at www.hsbcamanah.com.my. Please take the time to read them as they are binding on you.

Please contact your nearest HSBC Amanah branch if you require any clarification.

Thank you for banking with HSBC Amanah.

SPECIFIC TERMS & CONDITIONS FOR PERSONAL FINANCIAL SERVICES

Clause headings are not to affect the interpretation of the Clauses.

ACCOUNTS

1 ▶ SMART ACCOUNT-i

This account is based on the Shariah principle of Mudharabah (*profit sharing*).

a ▶ The Customer (as the "*rabb-ul-mal*" or investor) acknowledges that the Bank (as the "*mudharib*" or investor), may invest the Customer's funds in Shariah compliant activities.

b ▶ Profits from the investment shall be shared between the Bank and the Customer on a monthly basis in accordance with the agreed Profit Sharing Ratio.

If there are losses from the investment, the Customer will bear such losses but the Bank will bear all losses if caused by the wilful negligence of the Bank.

c ▶ The Customer agrees that a fee as stated for the time being in the Bank's Tariff and Charges which can be viewed at www.hsbcamanah.com.my shall be imposed for:-

- transaction(s) conducted over the counter;
- a hard copy of any available statement; and
- if the account is closed within 3 months of its opening.

d ▶ An e-consolidated statement of account shall be made available to the Customer in electronic and not paper form. The Customer must register and activate his/her Personal Internet Banking ("**PIB**") to gain access to e-statement(s).

Paper statements shall be sent to the Customer who:-

- does not activate PIB within one month of the Bank's notification; or
- whose internet banking access is dormant, having been inactive for more than one year from the date of last usage; and

a fee as stated for the time being in the Bank's Tariff and Charges will be imposed.

e ▶ The Customer shall forego all or part of the profit if the Flexi-General Investment Account-i is withdrawn prematurely.

f ▶ The terms and conditions in:

- paragraphs 4(a) and 4(c) of the Statement Savings Account-i; and
 - paragraphs 6(a) to 6(f) of the Current Account-i,
- also apply to Smart Account-i.

2 ▶ SMART LINK ACCOUNT-i (optional for link with Smart Account-i)

a ▶ To open a Smart Link Account-i, the Customer must have:

- a Smart Account-i; and
- registered and activated Personal Internet Banking ("**PIB**").

No ATM card or cheque book will be issued. A maximum of 10 Smart Link Accounts-i can be set up for each Smart Account-i.

- b ▶** The Customer can personalise the Smart Link Account-i with a name of up to twenty eight (28) characters via Personal Internet Banking (“**PIB**”). The personalised name of the Smart Link Account-i will appear on PIB for the Customer’s reference only and is not intended to constitute the Smart Link Account-i as a trust account. The Customer agrees that the Bank is not responsible to monitor that the Smart Link Account-i is used for its intended purpose (if it is reflected in the name of the account) and the Customer holds the Bank harmless from any claim and shall indemnify the Bank for any losses and damages arising from any such claim.
- c ▶** Through PIB, the Customer must:
- select a time period from 6 to 120 months for the Smart Link Account-i (“**Selected Tenure**”); and
 - set up a monthly Standing Instruction (“**SI**”) authorising the Bank to transfer a fixed sum from the Smart Account-i to the Smart Link Account-i on a specific date every month throughout the tenure.
- The Customer is only required to set up one SI for each Smart Link Account-i.
- d ▶** The Customer can at anytime through PIB:
- vary the SI amount, provided the minimum SI amount is RM50;
 - vary the Selected Tenure;
 - transfer or deposit any additional amount into the Smart Link Account-i; or
 - transfer or withdraw any amount from the Smart Link Account-i via the Smart Account-i, provided there is a minimum balance of RM20 in the Smart Link Account-i after the transfer/withdrawal.
- e ▶** The Customer may enjoy a potentially higher return if:-
- (i) there are no withdrawals in a calendar month; and
 - (ii) the SI is effected every month.
- The Customer need only fulfil condition (i) above to enjoy potentially higher returns for the first month of the Selected Tenure.
- f ▶** The Customer may not withdraw money from the Smart Link Account-i directly but by transferring the requisite amount to the Smart Account-i through PIB and then withdrawing from the Smart Account-i, subject to its terms and conditions.
- g ▶** Credit balances in the Smart Link Account-i are not available for payment of cheques issued under the linked Smart Account-i.
- h ▶** The Customer agrees that the Bank will execute the SI every month. There will be no contribution to the Smart Link Account-i if the Bank cannot execute the SI due to insufficient funds in the Smart Account-i.
- i ▶** If the Bank is unable to execute the SI for three (3) consecutive months, the Smart Link Account-i shall be closed on the day before the next SI is to be effected unless the Customer has funded the Smart Account-i with the total amount of the SI which were not earlier effected, for such to be effected to the Smart Link Account-i. On closure of the Smart Link Account-i, the balance in the Smart Link Account-i less any applicable fees shall be transferred to the Smart Account-i.
- j ▶** The Customer agrees that a Premature Account Closure Fee as stated for the time being in the Bank’s Tariff and Charges on the Bank’s website at www.hsbcamanah.com.my will be deducted from the Smart Link Account-i if it is

prematurely closed prior to the expiration of the Selected Tenure due to:

- (i) the Bank's inability to execute the SI within 3 months from account opening date in accordance with paragraph 2(c) above; or
 - (ii) the Customer failing to set up an SI within three (3) months from the date of opening of the Smart Link Account-i; or
 - (iii) the Customer closes the Smart Link Account-i before expiry of the Selected Tenure.
- If there are insufficient funds in the Smart Link Account-i, the Customer authorises the Bank to deduct the Premature Account Closure Fee from the linked Smart Account-i or any other credit balance held with the Bank.

- k ▶ At the end of the Selected Tenure:
 - the Smart Link Account-i will automatically be closed; and
 - the credit balance less any fee will be transferred to the linked Smart Account-i.

3 ▶ PASSBOOK SAVINGS ACCOUNT-I

This account is based on the Shariah principle of Wadiah (*safekeeping*).

- a ▶ The Customer authorises the Bank to utilise any part of the deposits in the account for investment purposes.
- b ▶ All terms and conditions appearing in the passbooks shall form part of these Specific Terms & Conditions.
- c ▶ A minimum initial deposit as determined by the Bank is required.
- d ▶ Returns generated from the utilisation of deposits belong solely to the Bank. The Bank may at its sole discretion distribute Hibah (if any) to the Customer which will be credited to the account every June and December or upon account closure.
- e ▶ The Customer will be given a passbook which must be presented for withdrawals at the counter and the Customer must check that the correct entry has been recorded in the passbook before leaving the counter.

The Customer cannot make any entry in the passbook and should present the passbook to the Bank as and when required by the Bank to update any unposted entries.

The Customer agrees to examine the passbook to ensure that every transaction has been properly recorded in the passbook.

- f ▶ The passbook:
 - is for the Customer's reference only;
 - may not necessarily indicate the correct balance in the account as transactions may have been made without entry in the passbook;
 - is not transferable or assignable; and
 - cannot be pledged as security.
- g ▶ The Customer agrees that it is the Customer's responsibility to keep the passbook secure and under its sole control at all times, and if the Customer fails to do so, the Bank shall not be liable for any loss suffered by the Customer.

If the passbook is lost, the Customer must:

- notify the Bank immediately; and
 - complete and sign the Bank's standard indemnity letter;
- before a new passbook can be issued and the Customer agrees that a fee for issuance of a new passbook as stated in the Bank's Tariff and Charges which can be viewed at www.hsbcamanah.com.my shall be imposed.

4 ▶ STATEMENT SAVINGS ACCOUNT-i

This account is based on the Shariah principle of Wadiah (*safekeeping*).

- a ▶ The Customer authorises the Bank to utilise any part of the deposits in the account for investment purposes.
- b ▶ A minimum initial deposit as determined by the Bank is required.
- c ▶ Account statements shall be sent on a quarterly basis.
- d ▶ Returns generated from the utilisation of deposits belong solely to the Bank. The Bank may at its sole discretion distribute Hibah (if any) to the Customer which will be credited to the account every June and December or upon account closure.

5 ▶ BASIC SAVINGS ACCOUNT-i

This account is based on the Shariah principle of Wadiah (*safekeeping*).

- a ▶ The Customer authorises the Bank to utilise any part of the deposits in the account for investment purposes.
- b ▶ Account statements will be generated but not sent to Customers. However, upon request, quarterly statements or at such other intervals determined by the Bank from time to time, may be made available to the Customer at a fee to be determined by the Bank.
- c ▶ A minimum of RM20 (or such other minimum amount as may be specified by the Bank and/or the relevant regulatory authorities) is required to maintain the account at all times. The Bank reserves the right to impose fees or charges on the account if this minimum balance is not maintained.
- d ▶ Returns generated from the utilisation of deposits belong solely to the Bank. The Bank may at its sole discretion distribute Hibah (if any) to the Customer which will be credited to the account every June and December or upon account closure.

6 ▶ BASIC SAVINGS ACCOUNT-i (applicable to accounts opened from 1 September 2009 onwards)

This account is based on the Shariah principle of Wadiah (*safekeeping*).

- a ▶ The Customer gives consent to the Bank to utilise any part of the deposits in the account for investment purposes.
- b ▶ Account statements in hard copy form shall be issued and sent to the Customer on a quarterly basis. If the Customer is a registered Personal Internet Banking user, the Customer may log in and elect to receive the account statements in electronic format (e-statement) in lieu of hard copy account statements which will be made available for

download on a quarterly basis.

- c ▶ A minimum of RM20 (or such other minimum amount as may be specified by the Bank and/or the relevant regulatory authorities) is required to maintain the account at all times. The Bank reserves the right to impose fees or charges on the account if this minimum balance is not maintained.
- d ▶ Returns generated from utilisation of deposits belongs solely to the Bank. The Bank may at its sole discretion distribute Hibah (if any) to the Customer and if so, it will be credited to the account every June and December or upon account closure.

6 ▶ CURRENT ACCOUNT-i

This account is based on the Shariah principle of Wadiah (*safekeeping*).

- a ▶ The Customer confirms that the Customer has not been reported by any bank to the credit bureau set up by Bank Negara Malaysia, and acknowledges that the Bank has the right to close the account if the Customer is so reported.
- b ▶ The Customer agrees to check upon receipt, that:-
 - the Customer has received the correct number of cheque books;
 - each cheque book has the correct number of cheque leaves;
 - account details printed are correct; and
 - to read and carry out all the instructions printed on the inside front cover of the cheque book;and if the Customer fails to do any of it, the Bank shall not be liable for any loss suffered by the Customer.
- c ▶ The Customer agrees that it is the Customer's responsibility to keep the cheque book secure (preferably locked) and under its sole control at all times, and if the Customer fails to do so, the Bank shall not be liable for any loss suffered by the Customer.

The Customer agrees not to write cheques in a way which may allow the cheque to be tampered with or facilitates fraud, and to take precautionary measures such as, but not limited to:-

- using only non-erasable ink (not erasable ballpoint pens, pencils, electronic typewriter or any other instruments);
 - not leaving signed or unsigned cheques unattended;
 - not pre-signing cheques in blank; and
 - destroying completely spoilt cheques.
- d ▶ The Customer agrees:-
 - not to write any notations on the face of a cheque, and if any are written, the Bank has the right to ignore the notations without being liable to the Customer; and
 - not to make any changes on a cheque, and the Bank has the right to dishonour and return a cheque which the Bank views as having any changes, even if countersigned by the authorised signatories.
 - e ▶ The Customer agrees not to issue cheques when there are insufficient funds in the account. Penalty charges for returned cheques due to insufficient funds will be charged and debited to the account.
 - f ▶ The Customer acknowledges that a stop payment instruction may only be carried out if

the cheque has not been presented for payment, and once carried out, cannot be reversed and:-

- the words "stop payment" will be stamped on the cheque;
- re-presentation of the cheque is not allowed; and
- handling fees and penalty charges (if the account has insufficient funds for the cheque) will be charged and debited to the account.

7 ▶ BASIC CURRENT ACCOUNT-i

This account is based on the Shariah principle of Wadiah (*safekeeping*).

- a ▶ An account statement shall be issued containing information relating to account(s) held in the Customer's name at the Bank and sent to the Customer on a monthly basis or such other permitted intervals determined by the Bank.
- b ▶ Overdrawing is not allowed under the account. In the event of an unauthorised overdrawing, the Bank shall be entitled to debit the account or any other account of the Customer with the Bank for the amount overdrawn and charges at the applicable penalty rate on the amount overdrawn or a minimum of RM50 or such other minimum amount as allowed to be imposed by the Bank from time to time.
- c ▶ The Bank reserves the right to refuse payment of withdrawal instruction or cheque encashment (through issuance of a cheque to a third party) from the Customer's account, to a third party whether authorised or purportedly authorised by the Customer at the branch of account.
- d ▶ The terms and conditions for the Current Account-i shall also apply.

8 ▶ BASIC CURRENT ACCOUNT-i (applicable to accounts opened from 1 September 2009 onwards)

This account is based on the Shariah principle of Wadiah (*safekeeping*).

- a ▶ An account statement shall be issued containing information relating to account(s) held in the Customer's name at the Bank and sent to the Customer on a monthly basis or such other permitted intervals determined by the Bank. If the Customer is a registered Personal Internet Banking user, the Customer may log in and elect to receive the account statements in electronic form (e-statement) in lieu of hard copy account statements which will be made available for download on a monthly basis.
- b ▶ Overdrawing is not allowed under the account. In the event of an unauthorised overdrawing, the Bank shall be entitled to debit the account or any other account of the Customer with the Bank for the amount overdrawn and charges at the applicable penalty rate on the amount overdrawn or a minimum of RM50 or such other minimum amount as allowed to be imposed by the Bank from time to time.
- c ▶ The Bank reserves the right to refuse payment of withdrawal instruction or cheque encashment (through issuance of a cheque to a third party) from the Customer's account, to a third party whether authorised or purportedly authorised by the Customer at the branch of account
- d ▶ The Customer agrees that a fee as stated for the time being in the Bank's Tariff and Charges which can be viewed at www.hsbcamanah.com.my shall be imposed if the account is closed within 3 months of its opening.

e ▶ The terms and conditions for the Current Account-i shall also apply.

9 ▶ GENERAL INVESTMENT ACCOUNT-i

This account is based on the Shariah principle of Mudharabah (*profit sharing*).

a ▶ The Bank accepts the investment in the account from the Customer for a fixed time period and the Customer consents to the Bank using the investment for its financing and investment projects.

b ▶ The profit shall be determined by the Bank based on the Profit Sharing Ratio as agreed when accepting the investment from the Customer in accordance with the prevailing Association of Islamic Banking Institutions Malaysia (AIBIM) Rules.

c ▶ The payment of profit, if any, shall be paid:

- on the maturity date; or
- at periodic intervals at the Bank's discretion.

d ▶ If the investment is prematurely withdrawn, the payment of profit shall be:

- Where the tenure of the investment exceeded 3 months, profit would be paid on half the prevailing indicative profit rate; and
- Where the tenure of the investment was less than 3 months, no profit would be paid.

e ▶ All investments plus profit distributed shall be automatically renewed for the same period on maturity date, unless written instructions from the Customer or its successors in title is received by the Bank beforehand. The Customer has the right to give and/or to amend any instructions up to the maturity date.

f ▶ If the maturity date falls on a non-banking day, it will be automatically adjusted to the next banking day.

g ▶ Placement by cheque is subject to clearance of the cheque.

10 ▶ TERM DEPOSIT-i (To be offered from 26 April 2010 onwards)

The account is based on the Shariah principle of Commodity Murabahah (*commodity trading*).

a ▶ A minimum deposit amount in Ringgit or foreign currency shall be as determined by the Bank. Placement by cheque is subject to clearance of the cheque.

b ▶ Deposits placed are subject to the prevailing rules of the Association of Islamic Banking Institutions Malaysia ("AIBIM").

c ▶ Commodity Murabahah Transactions

The Customer shall enter into purchase and sale transactions for Shariah compliant commodities ("**Commodity Murabahah Transactions**") to place the deposit. The Customer agrees that there shall be no physical delivery of the commodity.

d ▶ The Customer agrees that the Bank shall act only as an agent of the Customer for the Commodity Murabahah Transactions.

- e ▶ The Bank as the Customer's agent shall in good faith, perform transactions to:-
 - purchase the commodity on cash basis ("**Purchase Transactions**") ; and
 - sell the commodity on deferred payment basis to the Bank ("**Sale Transactions**") at the Murabahah Sale Price where profit is calculated as follows:
Profit = Deposit X Rate X Number of days / 365 or 366 days
- f ▶ Commodity Murabahah Transactions shall be executed on Mondays to Fridays except for gazetted public holidays in the Federal Territory ("**Trading Days**").
- g ▶ Purchase Transactions shall be executed:
 - on the same day for placements made between 9:30am to 3:30pm on Trading Days; and
 - on the next Trading Day for placements after 3:30pm on Trading Days or on non-Trading Days.

- h ▶ The placement of the deposit shall be effective on the date the Purchase Transactions are executed.

Upon execution of the Purchase Transaction, a Placement Confirmation slip shall be given to the Customer.

- i ▶ The Customer agrees to indemnify the Bank against all actions, claims, demands, liabilities, losses, damages, costs and expenses of whatever nature which the Bank may sustain, suffer or incur as a result of acting as the Customer's agent in the Commodity Murabahah Transactions or for any breach of the Customer's obligations. This indemnity shall continue in spite of the termination of the Bank's agency.
- j ▶ The Customer may opt for the:
 - (i) Standard Scheme; or
 - (ii) Upfront Payment Scheme.

(i) Standard Scheme

The Bank shall pay the Customer:

- For placements below 12 months, the deposit and profit on the maturity date of the deposit; and
- For placements 12 months and above, the deposit on the maturity date and profit at six monthly intervals until the maturity date and if the last period to maturity is less than six months, profit shall be based on the actual remaining number of months to the maturity date.

The Bank may at its discretion, also pay profit at monthly intervals.

(ii) Upfront Payment Scheme

When entering the Sale Transaction with the Customer, the Bank promises (*wa'ad*) the Customer to pay the Murabahah Sale Price on the maturity date of the deposit by making an Upfront Payment. The Upfront Payment may be equivalent to the profit portion of the Murabahah Sale Price. The Bank shall pay the Customer the full Murabahah Sale Price on the maturity date of the deposit less any Upfront Payment made.

- k ▶ Premature withdrawal of the deposit

If the Customer withdraws the deposit before the maturity date, the Customer agrees that the Bank shall be entitled to a compensation payment equivalent to:

- For deposits 3 months and below: profit from the Murabahah Sale Price; and

- For deposits above 3 months: half of the profit for the completed months plus the profit for the uncompleted months.

The compensation payment shall be deducted from the Murabahah Sale Price.

- l ▶ All deposits shall be automatically renewed for the same period on maturity date, unless written instructions from the Customer or its successors in title is received by the Bank beforehand. The Customer has the right to give and/or to amend any instructions up to the maturity date.
- m ▶ If the maturity date falls on a non Trading Day, it will be automatically adjusted to the next Trading Day.

FOREIGN CURRENCY (FCY) ACCOUNTS-i

11 ▶ FCY STATEMENT SAVINGS ACCOUNT-i

This account is based on the Shariah principle of Wadiah (*safekeeping*).

- a ▶ A minimum initial deposit as determined by the Bank is required.

The Customer agrees that a fee as stated for the time being in the Bank's Tariff and Charges which can be viewed at www.hsbcamanah.com.my shall be imposed if the account is closed within 6 months of its opening. The Bank may also impose other fees and charges at its discretion and as stipulated in the Bank's Tariff and Charges.

- b ▶ The Customer authorises the Bank to utilise any part of the deposits in the account for investment purposes.
- c ▶ Returns generated from the utilisation of deposits belong solely to the Bank. The Bank may at its sole discretion distribute Hibah (if any) to the Customer which will be credited to the account every June and December or upon account closure.
- d ▶ The Customer must open or have a Ringgit account to convert:
 - Ringgit to the required foreign currency to be credited to the account; or
 - foreign currency into Ringgit;
 as cash deposit/withdrawal is not allowed.
- e ▶ The Customer acknowledges that the operation of the account is subject to the prevailing exchange control regulations.

The Customer agrees that if the amount deposited exceeds any limit prescribed by the exchange control regulations, the Bank may debit the account, convert the excess into Ringgit at the Bank's prevailing spot buying rate and credit the Customer's Ringgit account with the Bank.

12 ▶ FCY SMART ACCOUNT-i (To be offered from 26 April 2010 onwards)

This account is based on the Shariah principle of Mudharabah (*profit sharing*).

- a ▶ The Customer (as the "*rabb-ul-mal*" or investor) acknowledges that the Bank (as the "*mudharib*" or investor), may invest the Customer's funds in Shariah compliant activities.
- b ▶ Profits from the investment shall be shared between the Bank and the Customer in

accordance with the agreed Profit Sharing Ratio.

If there are losses from the investment, the Customer will bear such losses but the Bank will bear all losses if caused by the wilful negligence of the Bank.

- c ▶ The profit shall be credited to the account every June and December or upon account closure.
- d ▶ The Customer agrees that:
 - no cheque book shall be issued; and
 - this account cannot be overdrawn.
- e ▶ The Customer must open or have a Ringgit account to convert:
 - Ringgit to the required foreign currency to be credited to the account; or
 - foreign currency into Ringgit;as cash deposit/withdrawal is not allowed.
- f ▶ All cheques and other monetary instruments accepted for deposit are credited subject to payment. The Bank reserves the right to debit the account with the same amount credited earlier if the relevant cheque, payment order or instrument is subsequently returned unpaid.
- g ▶ The Customer acknowledges that the operation of the account is subject to the prevailing exchange control regulations.

The Customer agrees that if the amount deposited exceeds any limit prescribed by the exchange control regulations, the Bank may debit the account, convert the excess into Ringgit at the Bank's prevailing spot buying rate and credit the Customer's Ringgit account with the Bank.

13 ▶ FCY GENERAL INVESTMENT ACCOUNT-i

This account is based on the Shariah principle of Mudharabah (*profit sharing*).

- a ▶ The Bank accepts the investment from the Customer for a fixed time period for its financing and investment projects.
- b ▶ A minimum initial deposit as determined by the Bank is required.
- c ▶ Subject to AIBIM Rules, the profit shall be:
 - determined by the Bank based on the Profit Sharing Ratio as agreed when accepting the investment from the Customer; and
 - paid at maturity.
- d ▶ The Customer must open or have a Ringgit account to convert:
 - Ringgit to the required foreign currency to be credited to the account; or
 - foreign currency into Ringgit;as cash deposit/withdrawal is not allowed.
- e ▶ Subject to AIBIM Rules, investments may not be withdrawn before maturity date but if exceptionally allowed, no profit is payable on the investments and the Customer shall compensate the Bank for the penalty charges and any loss calculated at prevailing market rates.

f ▶ The Customer acknowledges that written disposal instructions for foreign currency deposits must be received by the Bank before maturity date, if not the deposit (plus any profit earned / less interim profit) will be automatically renewed for the same period on maturity date.

14 ▶ FCY TERM DEPOSIT-i (To be offered from 26 April 2010 onwards)

This account is based on the Shariah principle of Commodity Murabahah (*commodity trading*).

a ▶ Commodity Murabahah Transactions

The Customer shall enter into purchase and sale transactions for Shariah compliant commodities ("**Commodity Murabahah Transactions**") to place the deposit. The Customer agrees that there shall be no physical delivery of the commodity.

b ▶ The Customer must open or have:

- a Ringgit account to convert Ringgit to the required foreign currency for the placement of the deposit; and
- a demand deposit account in the same foreign currency for the withdrawal of the deposit;

as cash deposit/withdrawal in foreign currency is not allowed.

c ▶ The Customer acknowledges that written disposal instructions for foreign currency deposits must be received by the Bank before maturity date, if not the deposit (excluding profit paid) will be automatically renewed for the same period on maturity date.

d ▶ Subject to AIBIM Rules:

- profit shall be paid on maturity of the deposit; and
- deposits may not be withdrawn before the maturity date and if exceptionally allowed, no profit is payable on the deposits and the Customer shall compensate the Bank for the penalty charges and any loss calculated at prevailing market rates.

e ▶ The Term Deposit-i terms and conditions in paragraphs 10(a) to 10(i) and 10(l) to 10(m) also apply.