

MANDATE FOR ACCOUNTS OF A SOLE PROPRIETORSHIP

The Manager
HSBC Bank Malaysia Berhad ("the Bank")

Office -----

Application for BusinessVantage Account

Name of Firm:-----

Address (as per the Registrar of Businesses' records): -----

I, the undersigned, being the Sole Proprietor of the Firm hereby request and authorise you to:

BusinessVantage Account, other Accounts & Services

1. That the Firm wishes to apply to the Bank for a BusinessVantage Account / Other Accounts on terms as set out in the Business Account Application Form (the "Application Form") a copy of which is attached to this Mandate.
2. Words and expression defined in the BusinessVantage Terms and Conditions shall have the same meaning when used herein.
3. That the accounts as set out below be opened and services availed by the Bank and continued with the Bank from time to time as may be subsequently directed by myself or by the Authorised Signatories as stated in the Signing Conditions & Limits given below: -
 - a. A BusinessVantage Account be opened and continued; and / or
 - b. Time Deposit Accounts be opened and / or continued; and / or
 - c. Any other accounts including account or accounts to support trade related activities that the Firm may require and the Bank may provide, be opened from time to time; and / or
 - d. Business ATM Card, Business SMS Alert, Business Telephone Banking, and Business Internet Banking Services (hereinafter referred to collectively as "the Services") and / or any other services or delivery channels that the Bank may introduce from time to time, subject to the Bank's Generic Terms and Conditions (applicable to all accounts), the Terms and Conditions applicable to the Services and to such amendments thereto as the Bank shall from time to time impose.
4. That the Firm has reviewed and approved the BusinessVantage Terms and Conditions and Generic Terms and Conditions (applicable to all accounts), and agrees that the Firm will observe and comply with the BusinessVantage Terms and Conditions in relation to its BusinessVantage Account and the Generic Terms and Conditions (applicable to all accounts) in relations to all its other accounts with the Bank.
5. That the Bank be instructed to honour and comply with all cheques, promissory notes and other orders drawn, and all bills accepted on behalf of the Firm for all the Firm's accounts with the Bank (hereinafter referred to collectively as "the Accounts"), whether such Accounts be in credit or overdrawn, to comply with all directions given for or in respect of any account or accounts of any kind whatsoever on behalf of the Firm and to accept and act upon all receipts or monies deposited with or owing by the Bank on any account or accounts in the name of the Firm, provided that such cheques, promissory notes, orders, bills, directions or receipts are signed by myself or by the Authorised Signatories as stated in the Signing Conditions & Limits given below.
6. That the Firm applies to the Bank for Services availed by the Bank and authorises such employees as indicated in the Application Form and such other person(s) nominated or appointed by the Firm from time to time ("Nominated Users" / "Business Internet Banking Authorised Delegates") to operate, as agents of the Firm, the Firm's Accounts. The Firm will be responsible for all transactions effected through use of the services, whether or not they are carried out by the Nominated Users / Authorised Delegates.

7. That I or the Authorised Signatories as stated in the Signing Conditions & Limits given below, am or are authorised to change any of the instructions to the Bank contained in the Application Form including, without prejudice to the generality of the foregoing,
 - 1) Nominating new accounts as the accounts for the Services, including but not limited to Business Telephone Banking (BTB), Business Internet Banking (BIB), Business SMS Alert (BSA) and Business ATM Card (BAC) transactions;
 - 2) Changing the list of Nominated Users (whether by addition of names or deletion of names);
 - 3) Specifying or amending the limits and/or nature of transactions each Nominated User is authorised to perform through use of the Services and/or with the BTB-PINS, BAC-PINS or BIB-PINS;
 - 4) Apply for any new services the Bank makes available from time to time; and
 - 5) Generally give the Bank any other instructions or consents in connection with the Services and the use of the Services by the Nominated Users.
8. That the Firm will ensure that the Nominated Users are aware of, and will comply with, the Terms and Conditions governing the use of the Services.
9. That should the Firm wishes to opt of the usage of any of the Services, this decision will be communicated in the Application Form.

General

10. That I or the Authorised Signatories as stated in the Signing Conditions & Limits given below, am or are authorised to sign, on behalf of the Firm, the Application Form and any other forms, documents, notices or statements in relation to the Account, required from the Firm by the Bank from time to time and to communicate or deal with the Bank on the Firm's behalf generally.
11. That I or the Authorised Signatories as stated in the Signing Conditions & Limits given below, am or are authorised to arrange and negotiate for the provision of pooling or cash concentration services by the Bank in any manner deemed fit and to execute such agreements as the Bank shall require in respect of such services.
12. That I or the Authorised Signatories as stated in the Signing Conditions & Limits given below, am or are authorised to withdraw and deal with any of the Firm's securities or property or documents of title thereto which may be deposited with the Bank for safe custody or in safe deposit from time to time, whether by way of securities or otherwise.
13. That I or the Authorised Signatories as stated in the Signing Conditions & Limits given below, am or are authorised to arrange with the Bank for advances to the Firm by way of discount, loan, overdraft or otherwise, and/or the granting of credits and the issue of guarantees by the Bank from time to time as required, and to sign on behalf of the Firm any form of deposit and withdrawal, Memorandum of Deposit, Letter of Trust, Mortgage, Hypothecation and Pledge relating to any securities or property or documents of title relating thereto to secure the said advances and any obligations, undertakings, instructions, guarantees, indemnities and counter indemnities, and any other documents which may be required by the Bank in connection with any facilities granted by the Bank to the Firm.
14. That the Bank be supplied with a list of names and specimen signatures of the Authorised Signatories and any other person or persons authorised to sign on behalf of the Firm, and be from time to time informed by a completed mandate form of the Firm of any changes which may take place therein, and be entitled to act upon until the receipt of a further completed mandate form aforesaid.
15. That in the absence of any directions to the contrary, all accounts subsequently opened shall be operated and dealt with upon terms set out above insofar as the same may be applicable and subject to the requirements of Bank Negara Malaysia (or any relevant authority) from time to time.

Name of Sole Proprietor in full and I/C / Passport number

Specimen Signature

Authorised Signatories

1. Name in full and I/C / Passport number

Specimen Signature

2. Name in full and I/C / Passport number

Specimen Signature

3. Name in full and I/C / Passport number

Specimen Signature

4. Name in full and I/C / Passport number

Specimen Signature

Signing Conditions & Limits

Dated this _____ day of _____

Sole Proprietor