Consent Declaration

• I/We agree to do such acts and/or provide documents requested by HSBC Bank within the required time period, to perform due diligence. If I/we fail to do so (including instances where HSBC Bank fails to contact me/us), I/we understand this may result in HSBC Bank suspending, closing or limiting the usage of my/our account. HSBC Bank may also refuse any transfer of funds to third parties. If the account is to be closed, HSBC Bank reserves the right to return the funds in the account to the source from where it came.

Debit Card

• I/we have read to the Debit Card <u>Product Disclosure Sheet</u> at <u>www.hsbc.com.my/debit-card</u> or from the copy made available to me by the Bank upon my request.