

Gold Account Declaration

1. I have read and understood the declarations and risk disclosures set out herein. I affirm the said declarations and agree to abide and be bound by the matters stated herein.
2. My personal data may/will be disclosed by CIMB Bank Berhad, Singapore Branch ("CIMB", "CIMB Bank" or "the Bank"), to its third party service providers (including lawyers/law firms), which may be outside of Singapore, for processing my personal data for CIMB or one or more of the Purposes (stated in CIMB's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012, available at www.cimb.com.sg).
3. I represent and warrant that I am the user and/or subscriber of the telephone number(s) provided by me to CIMB Bank, and that I have read and understood and agree to all the above provisions, including the Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012.
4. I declare that I am not a Politically Exposed Person ("PEP")/Family Member of the PEP/Close Associates of the PEP. If this declaration is incorrect and/or if there is any change in this declaration, I undertake to keep CIMB Bank informed of any changes in writing immediately.

Definitions:

- (a) PEP means a person who is or has been entrusted with a prominent public function whether domestically, internationally or otherwise, including heads of state, heads of government, government ministers, senior civil or public servants, senior judicial or military officials, senior executives of state owned corporations, senior political party officials, and members of the legislature and senior management of international organisations.
- (b) Family Member of the PEP means a parent, step-parent, child, step-child, adopted child, spouse, sibling, adopted sibling and relative/extended family of the PEP.
- (c) Close Associates of the PEP means people who are closely connected to the PEP, either socially or professionally.

5. I confirm that I have read, understood and agree to CIMB Bank Terms and Conditions Governing the Operations of Deposits Accounts and CIMB Bank Gold Account Agreement, and agree to abide and be bound by these terms and conditions. I have read, understood and retained a copy of the Terms and Conditions Governing Electronic Banking Services, E Statements and E-Alerts, and any other terms and conditions relating to the Bank's products or services (all as may be amended from time to time) and agree to be bound by them. I agree that CIMB Bank may vary, alter and amend any terms and conditions in its sole discretion. Copies of all terms and conditions mentioned above are available at any branch of CIMB Bank or at www.cimb.com.sg.
6. I understand that my submission of this application and acceptance of this application by CIMB Bank shall in no way be construed as approval of my application and that CIMB Bank reserves the right not to approve this application without giving any reasons whatsoever.
7. I confirm that there has been no statutory demand served on me, and that there has been no legal proceedings commenced against me at the time of this application. I declare that I am not undischarged bankrupt or of unsound mind.
8. I represent and warrant that my funds do not originate from, nor will they be routed through, an account maintained at a Foreign Shell Bank¹, or a bank organised or chartered under the laws of a Non-Cooperative Jurisdiction².
9. I declare that information given in this application is true and correct and that I have not wilfully withheld any facts. I warrant that all copies of documents submitted to CIMB Bank are true copies and belong to CIMB Bank absolutely. I authorise CIMB Bank to obtain and verify any information on/from me with or from any credit reference agencies, financial institutions or any other parties, for any purposes which the Bank deems fit.
10. I agree to promptly provide any information or representations deemed necessary by CIMB Bank for verification, in its sole discretion, to comply with anti-money laundering regulations countering the Financing of Terrorism and related responsibilities from time to time. I acknowledge that in the event of

¹ Foreign Shell Bank refers to a foreign bank without physical presence in any country.

² Non-Cooperative Jurisdiction refers to any foreign country that has been designated as non-cooperative with international anti-money laundering principles or procedures by an intergovernmental group or organisation, such as the Financial Action Task Force on Money Laundering ("FATF").

delay or failure to produce any information or representations required by CIMB Bank for verification purposes, CIMB Bank may take such actions as in its sole discretion deemed necessary, including, without limitation, to refuse to accept this application and/or the funds.

11. I undertake to keep CIMB Bank informed in writing of any changes in my particulars given in this application.
12. I declare and confirm that I am the beneficial owner(s) and that I am transacting for my own account(s) and not on behalf of any other person or entity.
13. I authorise CIMB Bank to disclose, at any time and without liability to me, any information relating to me of any of my accounts (as defined in the Banking Act 1970), to any of its branches, subsidiaries, representative offices, affiliates and agents of the Bank and third party selected by them wherever situated, for confidential use in connection with the provision of products and services to me.
14. I have read, understood and agree to CIMB Bank's Authorisation and Indemnity in Respect of Instructions by Facsimile, Mail, Telephone or Electronic Instructions
[\(<https://www.cimb.com.sg/content/dam/cimbsg/personal/document/forms/banking-with-us/prb-authorisation-and-indemnity.pdf>\)](https://www.cimb.com.sg/content/dam/cimbsg/personal/document/forms/banking-with-us/prb-authorisation-and-indemnity.pdf).
15. I have read and understand the risk disclosures in Clause 31 of CIMB Bank Gold Account Agreement, including without limitation:
 - a. the Bank's services in relation to the sale and/or purchase of Gold are provided to me on an execution-only basis. The Bank does not provide me with investment or other advice. I may wish to seek advice from a financial adviser before entering into any Gold investment. If I choose not to do so, I am responsible for determining whether such investment is suitable in light of my investment objectives, my financial means and my risk profile;
 - b. the information provided herein is strictly for general information only and should not be considered as an offer, or solicitation, to deal in Gold. Such information is prepared without regard to my specific objectives, financial situation or needs or those of any other person; and
 - c. the statements and information provided by the Bank do not purport to disclose or discuss all of the risks or other significant aspects of any Gold

transactions. In light of such risks, I should enter into such transactions only if I understand the nature of Gold and the extent of my exposure to risk. I may wish to consult with my own legal, tax and financial advisers before entering into any particular transaction.

16. Common Reporting Standard (CRS) Self-Certification

- a. I understand that the information supplied by me is subject to the terms and conditions governing the Account Holder's relationship with CIMB and its related and associated corporations (collectively "CIMB Group") setting out how CIMB may use and share the information supplied by me.
- b. I acknowledge that the information contained in this form and information regarding the Account Holder(s) and any Reportable Account(s) may be provided directly or indirectly to any relevant tax authority, including of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be resident for tax purposes pursuant to agreements between competent authorities to exchange financial account information.
- c. I certify that I am the Account Holder or am authorized to sign for the Account Holder*, of the account(s) to which this form relates and I declare that all statements made in this declaration are to the best of my knowledge and belief, correct and complete.
- d. If there is a change in circumstances that affects the tax residence of the Account Holder(s) or causes the information contained herein to become incorrect or incomplete, I understand that I am obligated to inform CIMB of the change in circumstances within 30 days of its occurrence and to provide a suitably updated self-certification.

**Authorisation on behalf of the Account Holder must be accompanied with Power of Attorney or equivalent recognized document of the country.*

Definitions

1. **Account Holder** Means the person listed or identified as the holder of a Financial Account by the Financial Institution that maintains the account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

2. **Financial Account** Means an account maintained by a Financial Institution, and includes Depository Accounts, Custodial Accounts, equity and debt interest or profit income in certain Investment Entities; Cash Value Insurance or Takaful Contracts and Annuity Contracts.

3. **Reportable Account** Includes an account held by one or more Reportable Persons.

4. **Reportable Person** A Reportable Person is defined as an individual who is tax resident in a Reportable Jurisdiction under the tax laws of that jurisdiction.

5. **TIN** Means Taxpayer Identification Number or functional equivalent in the absence of a Taxpayer Identification Number. Further details of acceptable TINs can be found at: <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/>

Disclaimer

The above are selected definitions to assist you with the completion of this Form. Should you have any questions, please contact your tax, legal and/or other professional advisor or visit the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (the 'CRS') website at: <http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>

CIMB Bank Berhad
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