

Revision to the Specific Terms and Conditions (“Specific T&C”) applicable to Debit / ATM card.

No	Current Specific T&C	Revise Specific T&C
1.	<b>Definitions</b> “Card”: means a Debit Card- <i>i</i> , or and Musafir Card- <i>i</i>	<b>Definitions</b> “Card”: means a Debit Card- <i>i</i> , <del>or and Musafir Card-<i>i</i></del>
2.	<b>Definitions</b> “Cardholder”: means the person named on the Card and the Customer or the person to whom the Card is issued.	<b>Definitions</b> “Cardholder”: <del>means the person named on the Card</del> and the Customer or the person to whom the Card is issued.
3.	<b>Definitions</b>	<b>Definitions (New)</b> “Card-Present transaction”: means a Debit Card- <i>i</i> transaction that is not a Card-Not-Present transaction.
4.	<b>Definitions</b> “Musafir Card- <i>i</i> ”: means an ATM card issued by the Bank to the Cardholder for the purpose of the Cardholder making ATM cash withdrawal at Al Rajhi Bank ATMs in Saudi Arabia in accordance with the additional terms and conditions in <b>Appendix 3</b> .	<b>Definitions</b> <del>“Musafir Card-<i>i</i>”: means an ATM card issued by the Bank to the Cardholder for the purpose of the Cardholder making ATM cash withdrawal at Al Rajhi Bank ATMs in Saudi Arabia in accordance with the additional terms and conditions in <b>Appendix 3</b>.</del>
5.	<b>Definitions</b>	<b>Definitions (New)</b> “MyDebit”: means a domestic Debit Card scheme that allows the Cardholder to make payment for goods and/or services in-store, online store or withdraw cash at the participating Authorised Merchants by debiting directly from the Cardholder’s nominated savings / current account.
6.	<b>Definitions</b> “PIN”: means a personal identification number	<b>Definitions</b> “PIN”: means <del>a</del> the Cardholder’s personal identification number <del>either issued by the Bank to the Cardholder or selected by the Cardholder.</del>
7.	<b>Definitions</b> “ringgit”: means the lawful currency of Malaysia.	<b>Definitions</b> “ringgit” or “ <b>Malaysian Ringgit</b> ”: means the lawful currency of Malaysia.
8.	<b>Definitions</b> “Transit Operator”:	<b>Definitions (New)</b> “Transit Operator”: means an Authorised Merchant which owns and/or operates the provision of passenger transportation, toll/expressway and parking to the public, in exchange for a fee or charge.
9.	<b>2. Interpretation.</b> These Specific Terms and Conditions applicable to each Card issued by the Bank	<b>2. Interpretation.</b> These Specific Terms and Conditions applicable to each Card issued by the Bank

	<p>(a) These Specific Terms and Conditions applicable to Debit / ATM card will prevail if inconsistent with the Specific Terms and Conditions governing the Customer's or Cardholder's account with the Bank.</p> <p>(b) In respect of an Musafir Card-<i>i</i>, the terms in <b>Appendix 3</b> will prevail if inconsistent with these Specific Terms and Conditions.</p> <p>(c) In respect of a Rafahia Debit Card-<i>i</i>, the terms in <b>Appendix 3</b> will prevail if inconsistent with these Specific Terms and Conditions.</p>	<p>(a) These Specific Terms and Conditions applicable to Debit / ATM card will prevail if inconsistent with the Specific Terms and Conditions governing the Customer's or Cardholder's account with the Bank.</p> <p>(b) <del>In respect of an Musafir Card-<i>i</i>, the terms in <b>Appendix 3</b> will prevail if inconsistent with these Specific Terms and Conditions.</del></p> <p>(c) In respect of a Rafahia Debit Card-<i>i</i>, the terms in <b>Appendix 3</b> will prevail if inconsistent with these Specific Terms and Conditions.</p>
10.	<p><b>3. Shariah Principle</b></p> <p><b>Ujrah.</b> A Debit Card-<i>i</i> is issued as a payment instrument, where the Bank will enable the Cardholder to access a designated payment network and use its services, in accordance with the applicable terms and conditions. We are entitled to charge you <i>ujrah</i> (fees) in exchange for the services and benefits relating to the Debit Card-<i>i</i> available to you set out in the applicable terms and conditions.</p> <p><b>Sarf and Qard / Commodity Murabahah.</b> Musafir Card-<i>i</i> is offered collectively with a ringgit and foreign currency Account maintained with the Bank. It is a product developed in line with the <i>Shariah</i> principle of <i>Sarf</i> (currency exchange) and <i>Qard</i> (loan) or Commodity <i>Murabahah</i> where the Cardholder will first convert ringgit from their ringgit account into SAR and have the SAR credited into their SAR foreign currency Account operated based on the <i>Shariah</i> principle of <i>Qard</i> (<i>Qard FCA</i>) or Commodity <i>Murabahah</i> (<i>CM FCA</i>). For <i>Qard FCA</i>, when ATM cash withdrawal is made in KSA, the Bank is then considered as repaying the loan.</p>	<p><b>3. Shariah Principle</b></p> <p><b>Ujrah.</b> A Debit Card-<i>i</i> is issued as a payment instrument, where the Bank will enable the Cardholder to access a designated payment network and use its services, in accordance with the applicable terms and conditions. We are entitled to charge you <i>ujrah</i> (fees) in exchange for the services and benefits relating to the Debit Card-<i>i</i> available to you set out in the applicable terms and conditions.</p> <p><del><b>Sarf and Qard / Commodity Murabahah.</b> Musafir Card-<i>i</i> is offered collectively with a ringgit and foreign currency Account maintained with the Bank. It is a product developed in line with the <i>Shariah</i> principle of <i>Sarf</i> (currency exchange) and <i>Qard</i> (loan) or Commodity <i>Murabahah</i> where the Cardholder will first convert ringgit from their ringgit account into SAR and have the SAR credited into their SAR foreign currency Account operated based on the <i>Shariah</i> principle of <i>Qard</i> (<i>Qard FCA</i>) or Commodity <i>Murabahah</i> (<i>CM FCA</i>). For <i>Qard FCA</i>, when ATM cash withdrawal is made in KSA, the Bank is then considered as repaying the loan.</del></p>
11.	<p><b>Application for a Card</b></p> <p>(Clause 14) If you are applying for an Musafir Card-<i>i</i>, you must maintain a ringgit Account with the Bank as well as a foreign currency current account for the purpose of linking it to the Musafir Card-<i>i</i>.</p>	<p><b>Application for a Card</b></p> <p><del>(Clause 14) If you are applying for an Musafir Card-<i>i</i>, you must maintain a ringgit Account with the Bank as well as a foreign currency current account for the purpose of linking it to the Musafir Card-<i>i</i>.</del></p>
12.	<p><b>Application for a Card</b></p> <p>(Clause 16) You may only use your Card for so long as your Card remain valid (please</p>	<p><b>Application for a Card</b></p> <p>(Clause 16) You may only use your Card for so long as your Card remain valid (please refer to</p>

	refer to the validity period printed on your Card) and the Account has not been closed or suspended. Once the Account has been closed, you can no longer use your Card.	the validity period printed on your Card <b>or Displayed in the mobile application</b> ) and the Account has not been closed or suspended. Once the Account has been closed, you can no longer use your Card.
13.	<p><b>Application for a Card</b></p> <p>(Clause 19) The Bank may at its sole discretion issue a Card to the joint accountholder of a joint Account provided that the condition to operate the joint Account is for either one to sign. A Customer to a joint Account who has ceased to have joint authority shall cease using the Card and immediately surrender the Card to the Bank. The Bank shall not be held liable for any action, suits, proceedings, claims, demands, losses, costs, damages and any expense which may be incurred in connection with the continued use of the Card by such Customer and for any losses caused thereby to any person</p>	<p><b>Application for a Card</b></p> <p>(Clause 19) The Bank may at its sole discretion issue a Card to the joint accountholder of a joint Account provided that the condition to operate the joint Account is for either one to sign. A Customer to a joint Account who has ceased to have joint authority shall cease using the Card and immediately surrender the Card to the Bank. The Bank shall not be held liable for any action, suits, proceedings, claims, demands, losses, costs, damages and any expense which may be incurred in connection with the continued use of the Card by such <b>Customer Cardholder</b> and for any losses caused thereby to any person</p>
14.	<p><b>Replacement and charges</b></p> <p>(b) You may collect your replacement Card at any branch of the Bank. Upon activation of a replacement Card and its PIN, you must destroy your existing Card with you</p>	<p><b>Replacement and charges</b></p> <p>(b) You may collect your replacement Card at any branch of the Bank. Upon activation of a replacement Card and its PIN, you must destroy your existing Card with you. <b>(For a replacement Card requested via Digital Channel, please refer to Digital Channel section for method of replacement).</b></p>
15.	<p><b>Using a Debit Card-i and Services Available</b></p> <p>(Clause 24) A Debit Card-i is both an ATM card and a payment instrument. It can be used to make payment to Authorised Merchants for goods and services, to carry out cash withdrawal at selected POS terminals, to carry out ATM Transaction at ATM, or to carry out any other transaction as we notify from time to time. All payment made and ATM Transaction carried out will be debited to your Account, notwithstanding such debit may result in the Account being overdrawn.</p>	<p><b>Using a Debit Card-i and Services Available</b></p> <p>(Clause 24) A Debit Card-i is both an ATM card and a payment instrument. It can be used to make payment to Authorised Merchants for goods and services, to carry out cash withdrawal at selected POS terminals, to carry out ATM Transaction at ATM, or to carry out any other transaction as we notify from time to time. <del>All payment made and ATM Transaction carried out will</del> <b>All Transaction made will</b> be debited to your Account (<b>or credited to your Account in the event of any reversal</b>), notwithstanding such debit may result in the Account being overdrawn. <b>If your Account is being overdrawn, you agree and authorise the Bank to initiate a debt recovery process to recover the overdrawn amount.</b></p>

16.	<p><b>Using a Debit Card-i and Services Available</b>  (Clause 26) A Debit Card-i may only be used during the validity period (please refer to the validity period printed on the Debit Card-i). You must not use the Debit Card-i once it is replaced or cancelled.</p>	<p><b>Using a Debit Card-i and Services Available</b>  (Clause 26) A Debit Card-i may only be used during the validity period (please refer to the validity period printed on the Debit Card-i <b>or displayed on the mobile application</b>). You must not use the Debit Card-i once it is replaced or cancelled.</p>
17.	<p><b>Payment at POS terminal of Authorised Merchants</b>  (item c (ii)) for non-AFD Transactions, the pre-authorized amount is the Transaction amount which may be held until the Transaction is finalised and the actual Transaction amount debited from the Account.</p>	<p><b>Payment at POS terminal of Authorised Merchants</b>  (item c (ii)) for non-AFD Transactions, the pre-authorized amount is the Transaction amount which may be held <b>from your Account and the pre-authorization amount will automatically be released seven (7) Business Days after the Transaction date.</b></p>
18.	<p><b>Payment at POS terminal of Authorised Merchants</b></p>	<p><b>Payment at POS terminal of Authorised Merchants</b>  Item (e) – (New)</p> <p><b>(e) Transit Operator.</b> In the event that there is any discrepancy between the amount charged to the Cardholder and the actual fare imposed by a Transit Operator, you agree and authorise the Bank to make necessary adjustment to the Transaction in the following manner:-</p> <ul style="list-style-type: none"> <li><b>(i) When you are undercharged.</b> When the actual fare is higher than the amount charged, you agree and authorise the Bank to debit the correct amount from your Account upon receipt of a complying request from the Transit Operator.</li> <li><b>(ii) When you are overcharged.</b> When the actual fare is lower than the amount charged, you agree and authorise the Bank to credit any refund received from the Transit Operator to your Account.</li> <li><b>(iii) Unpaid fare due to insufficient funds.</b> You acknowledge the Transit Operator may initiate a debt recovery process to recover any unpaid fare. You agree and authorise the Bank to debit the correct amount from your Account upon receipt of a complying request from the Transit Operator.</li> </ul>
19.	<p><b>Cash out at POS terminal of Authorised Merchants in Malaysia</b>  (Clause 36) Card-Not-Present transaction. The Debit Card-i is not configured to support Card-Not-Present transaction by default. You must instruct us to opt-in and activate this feature through channels made available by</p>	<p><b>Cash out at POS terminal of Authorised Merchants in Malaysia</b>  (Clause 36) Card-Not-Present transaction. The Debit Card-i is not configured to support Card-Not-Present transaction by default <b>save for such Card-Not-Present transaction which the Bank is required by applicable laws and</b></p>

	<p>the Bank. You understand that there are risks involved when performing a CardNot-Present transaction. Once you have activated this feature, you can always disable it subsequently by instructing us to de-activate this feature through channels made available by the Bank. If you wish to use the Debit Card-i for payments in relation to online Transactions or purchases through mobile application, you are generally required to key in the OTP or the relevant Security Credential received to complete the payment for the online Transaction. The Cardholder agrees that the entry of the Debit Card-i information and Security Credentials at the internet site or mobile applications for the purported purchase shall be sufficient proof of the authenticity of the Transaction. The Bank shall not be under any obligation to verify the identity or the authority of the person entering the Debit Card-i information and Security Credentials</p>	<p><b>regulations to permanently enable by default.</b> You must instruct us to opt-in and activate this feature through channels made available by the Bank. You understand that there are risks involved when performing a Card-Not-Present transaction. Once you have activated this feature, you can always disable it subsequently by instructing us to de-activate this feature through channels made available by the Bank. If you wish to use the Debit Card-i for payments in relation to online Transactions or purchases through mobile application, you are generally required to key in the OTP or the relevant Security Credential received to complete the payment for the online Transaction. The Cardholder agrees that the entry of the Debit Card-i information and Security Credentials at the internet site or mobile applications for the purported purchase shall be sufficient proof of the authenticity of the Transaction. The Bank shall not be under any obligation to verify the identity or the authority of the person entering the Debit Card-i information and Security Credentials. <b>You understand that you are not able to disable the Card-Not-Present feature insofar as it relates to any Card-Not-Present transaction which the Bank is required by applicable laws and regulations to permanently enable by default.</b></p>
20.	<p><b>Validity of Transactions</b>          (Clause 42) Bank's record of Transactions binding. The Bank shall be entitled to treat the Bank's record of any Transaction effected by the use of the Card as conclusive and binding evidence that such Transaction is properly effected by the Cardholder. The Bank is also entitled to treat any Transaction receipt with the Cardholder's signature or (in respect of non-signature based Transaction) any Transaction identified by the Cardholder's PIN or any Transactions electronically validated or confirmed by the Customer without the Cardholder's signature as conclusive and binding evidence that the Transaction is properly effected by the Cardholder</p>	<p><b>Validity of Transactions</b>          (Clause 42) Bank's record of Transactions binding. The Bank shall be entitled to treat the Bank's record of any Transaction effected by the use of the Card as conclusive and binding evidence that such Transaction is properly effected by the Cardholder. The Bank is also entitled to treat any Transaction receipt with the Cardholder's signature or (in respect of non-signature based Transaction) any Transaction identified by the Cardholder's PIN or any Transactions electronically validated or confirmed by the <b>Customer Cardholder</b> without the Cardholder's signature as conclusive and binding evidence that the Transaction is properly effected by the Cardholder</p>
21.	<p><b>Validity of Transactions</b></p>	<p><b>Validity of Transactions</b>          Clause 43 (New)  <b>Provisional credit.</b> If the Bank is required by applicable laws and regulations to make a provisional credit to the Cardholder's account pending the conclusion of any investigation or resolution of a disputed Transaction, the Bank</p>

		<p>will make such provision credit on the basis that the Cardholder is to refund the provision credit in full in the event that the Cardholder is found to be fully liable for the disputed Transaction (or refund the provision credit in part if the Cardholder is partially liable for the disputed Transaction). The Bank shall be entitled to debit any account of the Cardholder maintained with the Bank to effect the refund. If there is insufficient fund in the account of the Cardholder, the Bank may, after giving the Cardholder a reasonable period to settle the shortfall, initiate a debt recovery process to recover the shortfall.</p>
22.	<p><b>Sending a New, Renewed or Replaced Card</b> The Bank has the discretion to send a new, renewed or replaced Card to the Customer's mailing address in the Bank's record unless it has been specifically advised by the Customer not to do so. For security reason, the Card will be issued inactive. The Customer will have to comply with the accompanying activation instruction to activate the Card. It is the Customer's obligation to make sure that its information including mailing address with the Bank is kept up to date.</p>	<p><b>Sending a New, Renewed or Replaced Card</b> The Bank has the discretion to send a new, renewed or replaced Card to the <del>Customer's</del> <b>Cardholder's</b> mailing address in the Bank's record unless it has been specifically advised by the <del>Customer</del> <b>Cardholder</b> not to do so. For security reason, the Card will be issued inactive. The <del>Customer</del> <b>Cardholder</b> will have to comply with the accompanying activation instruction to activate the Card. It is the <del>Customer's</del> <b>Cardholder's</b> obligation to make sure that its information including mailing address with the Bank is kept up to date.</p>
23.	<p><b>Digital Channel</b></p>	<p><b>Digital Channel</b> (Clause 51) (New) The Bank will send a Card to the Cardholder by the Bank's chosen method of delivery. The Bank will not be responsible or liable for any loss that may arise from sending the Card via the Bank's delivery method unless such loss is caused by the Bank's gross negligence, willful misconduct, or fraud.</p>
	<p><b>Digital Channel</b></p>	<p><b>Digital Channel</b> (Clause 52) (New) The Cardholder may request for a new Card to replace the existing one (i) upon its expiry, (ii) that was lost or stolen, (iii) that has become defective or damaged, (iv) if the Cardholder cannot remember the PIN or (v) that has been fraudulently used, for a fee stated in the Bank's Fees and Charges on its website. The Customer will bear the replacement cost.</p>

**Section II (B)**

No	Current Specific T&C	Revise Specific T&C
1	Appendix 1	Appendix 6
2	This Appendix 1 applies if you are investing in Structured Products-i which are available only to Sophisticated Investors	This Appendix 6 applies if you are investing in Structured Products-i which are available only to Sophisticated Investors
3	1 You confirm that you have been informed and/or are aware that the Structured Product-i can only be offered / issued to a Sophisticated Investor.	1 You confirm that you have been informed and/or are aware that the <b>product you are investing in</b> can only be offered / issued to a Sophisticated Investor.
4	2 (a) total net personal assets, not inclusive of the value of your primary residence, exceeds Three Million Ringgit (MYR 3,000,000) or its equivalent in foreign currencies; OR	2 (a) You <b>are an individual whose</b> total net personal assets <b>exceeds RM3 million or its equivalent in foreign currencies,</b> provided that the net value of your primary residence contribute not more than RM1 million of your total net assets; OR
5	2 (b) you and your spouse's combined net joint assets, not inclusive of the value of your primary residence, exceeds Three Million Ringgit (MYR 3,000,000) or its equivalent in foreign currencies; OR	2 (b) <b>You are an individual whose total net joint assets with:</b> <ul style="list-style-type: none"> <li>i. <b>your spouse; or</b></li> <li>ii. <b>your child,</b></li> </ul> <b>exceeds RM3 million or its equivalent in foreign currencies, provided that the net value of your primary residence with your spouse or your child contribute not more than RM1 million ringgit of the total net assets; OR</b>
6	2 (c) Your gross annual income for the last 12 months exceeds Three Hundred Thousand Ringgit (MYR 300,000) or its equivalent in foreign currencies per annum; OR	2 (c) <b>you are an individual who has a gross annual income exceeding RM300,000 or its equivalent in foreign currencies in the preceding 12 months; OR</b>
7	2 (d) you and your spouse's combined gross annual income for the last 12 months exceeds Four Hundred Thousand Ringgit (MYR 400,000) or its equivalent in foreign currencies per annum; OR	2 (d) <b>you are an individual who jointly with your spouse or child, has a gross annual income exceeding RM400,000 or its equivalent in foreign currencies in the preceding 12 months; OR</b>
8	2 (e) you total net personal investment portfolio in any capital market products exceeds One Million Ringgit (MYR 1,000,000) or its equivalent in foreign currencies; OR	2 (e) <b>you are an individual whose total net personal investment portfolio or total net joint investment portfolio with your spouse or child, in any capital market</b>

		products exceeds RM1 million or its equivalent in foreign currencies; OR
9	2 (f) you and your spouse's combined net joint investment portfolio in any capital market products exceeds One Million Ringgit (MYR 1,000,000) or its equivalent in foreign currencies; OR	2 (f) you are an individual who holds any of the following qualifications and has five consecutive years of relevant working experience in finance, economics, actuarial science or accounting: <ul style="list-style-type: none"> <li>a. holds a Bachelor's or Master's degree related to Finance, Economics or Actuarial Science;</li> <li>b. holds a Bachelor's or Master's degree in Accounting; or</li> <li>c. holds a Master of Business Administration; OR</li> </ul>
10	2 (g) you are either a chief executive officer of or a director sitting on the board of any such entity referred to in paragraph 3, 4, 5, 6 and 7 of Schedule 6 to the CMSA.	2 (g) you are an individual who holds the following membership in the associations as set out below: <ul style="list-style-type: none"> <li>a. Active Member of Chartered Financial Analyst (CFA) Institute;</li> <li>b. Chartered Banker of Asian Institute of Chartered Bankers (AICB);</li> <li>c. Ordinary Member of Financial Markets Association Malaysia (FMAM);</li> <li>d. Chartered Accountant, C.A(M) of Malaysian Institute of Accountants (MIA);</li> <li>e. Ordinary Member of Malaysia Association of Tax Accountants (MATA);</li> <li>f. Accredited Angel Investor of Malaysian Business Angel Network (MBAN);</li> <li>g. Certified Member of Financial Planning Association of Malaysia (FPAM); or</li> <li>h. Ordinary Member of Malaysian Financial Planning Council (MFPC); OR</li> </ul>
11	NIL	2 (h) You are an individual who has five consecutive years of working experience in a capital market intermediary relating to product development, corporate finance, deal advisory, investment management, sales and trading, investment research and advisory, financial analysis, or the provision of training in investment products.



12	<p>3 You represent and warrant that you are</p> <p>an “Accredited investors” within the meaning of Schedule 6, Part A read together with Section 229 of the CMSA, OR</p> <p>a “High-net worth entities” within the meaning of Schedule 6, Part B read together with Section 229 of the CMSA, OR</p> <p>that you meet any one of the following criteria:</p>	<p>3 You represent and warrant that you meet any one of the following criteria:</p>
13	<p>3 (a) A company that is registered as a trust company under the Trust Companies Act 1949 which has assets under management exceeding Ten Million Ringgit (MYR 10,000,000) or its equivalent in foreign currencies; OR</p>	<p>3 (a) A company that is registered as a trust company under the Trust Companies Act 1949 and has assets under management exceeding Ten Million Ringgit (RM 10,000,000) or its equivalent in foreign currencies; OR</p>
14	<p>3 (b) A corporation that is a public company under the Companies Act 2016 which is approved by the Securities Commission Malaysia to be a trustee under the CMSA and has assets under management exceeding Ten Million Ringgit (MYR 10,000,000) or its equivalent in foreign currencies; OR</p>	<p>3 (b) A corporation that is a public company under the Companies Act 2016 which is approved by the Securities Commission Malaysia to be a trustee under the CMSA and has assets under management exceeding Ten Million Ringgit (RM 10,000,000) or its equivalent in foreign currencies; OR</p>
15	<p>3 (c) A corporation that is carrying on the regulated activity of fund management solely for the benefit of its related corporations and has assets under its management exceeding Ten Million Ringgit (MYR 10,000,000) or its equivalent in foreign currencies; OR</p>	<p>3 (c) A corporation that is carrying on the regulated activity of fund management solely for the benefit of its related corporations and has assets under its management exceeding Ten Million Ringgit (RM 10,000,000) or its equivalent in foreign currencies; O</p>
16	<p>3 (d) A corporation with total net assets exceeding Ten Million Ringgit (MYR 10,000,000) or its equivalent in foreign currencies based on the last audited accounts; OR</p>	<p>3 (d) A corporation with total net assets exceeding Ten Million Ringgit (RM 10,000,000) or its equivalent in foreign currencies based on the last audited accounts; OR</p>
17	<p>3 (e) A partnership with total net assets exceeding Ten Million Ringgit (MYR 10,000,000) or its equivalent in foreign currencies; OR</p>	<p>3 (e) A partnership with total net assets exceeding Ten Million Ringgit (RM 10,000,000) or its equivalent in foreign currencies; OR</p>
18	<p>3 (f) A statutory body established under any laws unless otherwise determined by the Securities Commission Malaysia; OR</p>	<p>3 (f) A statutory body established under any law whose function or mandate is investment in capital market products; OR</p>

19	NIL	<p>4 <u>For an accredited investor</u></p> <p>You represent and warrant that you are any one of the following:</p> <ul style="list-style-type: none"> <li>(a) A unit trust scheme, private retirement scheme or prescribed investment scheme; OR</li> <li>(b) Bank Negara Malaysia; OR</li> <li>(c) A licensed person or a registered person; OR</li> <li>(d) An exchange holding company, a stock exchange, a derivatives exchange, an approved clearing house, a central depository or a recognized market operator; OR</li> <li>(e) A corporation that is licensed, registered or approved to carry on any regulated activity or capital market services by an authority in Labuan or outside Malaysia which exercises functions corresponding to the functions of the Securities Commission Malaysia; OR</li> <li>(f) A bank licensee or insurance licensee as defined under the Labuan Financial Services and Securities Act 2010; OR</li> <li>(g) An Islamic bank licensee or takaful licensee as defined under the Labuan Islamic Financial Services and Securities Act 2010; OR</li> <li>(h) A chief executive officer or a director of any person referred to in paragraphs 4(c), (d), (e), (f) and (g) above; OR</li> <li>(i) A closed-end fund approved by the Securities Commission Malaysia.</li> </ul>
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