

**Account Opening and Linkage of Maybank account(s)  
for Multi-Currency e-Pay (MCEP)**  
*(Exclusively for Maybank Kim Eng Securities Pte Ltd's Customers only)*

Please submit the completed form, together with the supporting documents (where applicable)\*, to:

**Customer Service**  
**Maybank Kim Eng Securities Pte Ltd**  
Unit 03-01,  
50 North Canal Road,  
Singapore 059304.

**SUPPORTING DOCUMENTS**

\*If you are applying for new Maybank Account(s) for Multi-Currency e-Pay, please submit the following documents with this application (where appropriate):

**For Singapore Citizen / Permanent Resident**

- NRIC (Front & Back)
- Proof of Mailing Address, such as an original utility bill, bank statement showing your residential address in Singapore (to provide if the current mailing address differs from NRIC)

**For Foreigner**

- Passport
- Employment Pass / Work Permit
- Proof of Mailing Address, such as an original utility bill, bank statement showing your residential address in Singapore

**Important**

All Multi-Currency e-Pay applications are subject to approval. The application process will take approximately 5 to 12 working days. If you are a tax resident of other countries, please proceed to our Branch for account opening.

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**Sections to complete**

*(Please select one only)*

- Link my existing Maybank account(s) for the purpose of MCEP
- Open and link new Maybank account(s) for the purpose of MCEP
- Both of the above

**Complete Section**

A + B + D  
A + C + D  
A + B + C + D



## Section C

### YES! Please open and link my new Maybank account(s) for the purpose of MCEP

#### Important

1. If you are a tax resident of other countries, please proceed to our Branch for account opening.
2. Documents Required  
For Singapore Citizen/PR: Copy of your NRIC (front and back) and Proof of Mailing Address (to provide if the current mailing address differs from NRIC).  
for foreigners: Copy of Employment Pass / Work Permit, Passport and your Proof of Mailing Address; for example Original Singapore Phone Bill/Bank Statement showing residential address.
3. Processing Time  
All account opening applications are subject to approval. Please allow 5 to 12 working days for processing.
4. Primary Account  
Any newly-opened Maybank account(s) will be designated as the Primary Account(s) for the purpose of MCEP and will supersede all prior instruction(s) given to the Bank and/or Maybank Kim Eng Securities Pte. Ltd.

#### Please tick the checkbox (If applicable)

- I hereby declare that I am neither a United States (U.S) Citizen nor hold a U.S Permanent Resident Green Card nor am I a U.S resident and agree to the FATCA declaration. \*
- I am a Tax resident of Singapore only and my Tax Identification Number (TIN) is same as my NRIC. \*
- Yes, I am the beneficial owner of the account to be opened under this application. \*

*\*Reference: FATCA declaration as per General Declaration of the Multi-Currency e-Pay Application Form.*

#### Selection of account(s) to be opened (Available to Personal Account only)

(Tick at least one)

- SGD iSAVvy Savings Account       USD Foreign Currency Current Account       HKD Foreign Currency Current Account

#### Personal details of applicant (All fields in the section below is mandatory)

Date of Birth	Gender	Nationality	Country of Birth	Race								
<table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y	<input type="checkbox"/> Male <input type="checkbox"/> Female	_____	_____	_____
D	D	M	M	Y	Y	Y	Y					

Residential Address<sup>1</sup> as in NRIC

Mailing Address<sup>1</sup> (if different from the Residential Address)

\_\_\_\_\_ Postal Code \_\_\_\_\_      \_\_\_\_\_ Postal Code \_\_\_\_\_

<sup>1</sup> The Bank will send all correspondences pertaining to the account(s) to be opened under this application to the registered address or to the mailing address if it is indicated.

#### Contact numbers

Mobile<sup>2</sup>                      Home                      Office                      Email Address<sup>2</sup>

\_\_\_\_\_

<sup>2</sup> The mobile number and email address provided will be used for all your banking services, and the updating of all your existing records. Only Singapore-registered mobile number will receive SMS, alerts and notifications on all banking services.

Name of Employer                      Occupation                      Designation

\_\_\_\_\_

Self employed

## Other services

- Maybank Online/Mobile Banking<sup>3</sup>
 Yes, please issue a Maybank Platinum Debit Card for my newly-opened SGD account
- 2-Factor Authentication via SMS + New Security Token

My preferred name on the Card is

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

(Maximum 19 characters inclusive of spaces)

<sup>3</sup> If you are an existing user of Maybank Online Banking/Mobile Banking, please continue to use your current Authentication method. However, for new Online Banking/Mobile Banking user, we will send the New Security Token to you within 7 business days, after your account is approved.

## Consent on Marketing Communications

In addition to emails and direct mailers, please send me such marketing and promotional material(s) via the following mode(s), regardless of my registration with the Do Not Call Registry:

*(please tick)*

- SMS/MMS/Other Phone No. Based Messaging Phone Call
  Phone Call

- a. I further request for and consent to Maybank Singapore Limited and its related corporations (collectively, the “Bank”), their agents, and their authorised service providers collecting, using, disclosing and/or processing my personal data (including my Singapore telephone numbers which I may provide to Maybank from time to time), and sharing such personal data with Bank’s business partners, marketing partners, the co-brand partner (as may be applicable, depending on the product or service which I have applied for) and their authorised service providers in order to send me marketing and promotional material about products and services as well as advertisements, promotions and events, conduct consumer or market research and identify products and services which may be relevant to me (‘Promotional Purposes’).
- b. I acknowledge that: (a) leaving any of the boxes above blank is not a withdrawal of any consents which I may have previously provided to the Bank in relation to my personal data, (b) my consent for Promotional Purposes (i) does not supersede or replace any other consent previously provided to the Bank and is in addition to any other rights which Bank may have at law to collect, use or disclose my personal data and (ii) shall survive the termination or expiry of any agreement or other relationship between us.


### Important

- The information provided above is solely for the purpose of providing the consent for marketing and does not serve as a notification for update of personal particulars.
- I understand that if I do not wish for the Bank to collect, use or disclose my personal data for such Promotional Purposes, I may withdraw my consent at any time via forms available through the Internet Banking (IB) portal or from the Bank’s branches. I further understand that if I do not wish for third parties (such as the Bank’s business partners or marketing partners) to collect, use or disclose my personal data for such Promotional Purposes, I should contact these third parties directly with my request.

## Section D Mandatory Section

By signing below:

I hereby declare that I have read and understood the General Declarations as per below, the Terms and Conditions Governing the Multi-Currency e-Pay and all other terms and conditions stated in this application form and agree to be bound by them.

<b>Multi-Currency e-Pay Applicant’s Signature</b>	<b>Date:</b>
	
<b>Name as per NRIC/Passport:</b>	<b>NRIC/Passport Number:</b>

**Deposit Insurance Scheme:** Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

## General Declarations

- I request the Bank to open the above deposit account(s) and link the said deposit account(s), or my existing deposit account(s) as indicated herein, to my Maybank Kim Eng Trading account stated in this form; I declare that I am the beneficial owner of the deposit account(s) and my Maybank Kim Eng Trading account; I authorise the Bank to honour all payment instructions given by me and I confirm that the signature above shall constitute the official signature of the new Maybank deposit account(s) for the Bank's record and verification purpose; With regard to the Multi-Currency e-Pay I authorise the Bank to honour all payment instructions it receives from Maybank Kim Eng Securities Pte Ltd and to debit my deposit account(s) accordingly; I agree to apply for the service(s) and/or card(s) that I have opted for herein and link the deposit account(s) to it/them; I acknowledge that the application(s) herein are subject to the Bank's approval; I declare that all the information and documents provided by me in relation to the application(s) herein are true and accurate; I confirm that at the time of this application, I am not an undischarged bankrupt and no statutory demand has been served on me nor any legal proceedings commenced against me; I authorise the Bank to verify the information given herein with any party (including without limitation, Maybank Kim Eng Securities Pte Ltd, any credit bureau or any other organisation or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons) without reference to me; I agree to the purposes set out in the Bank's Data Protection Policy (the link to which is provided below) for the collection, use and disclosure of my personal data, including authorising the Bank to disclose or release, any information whatsoever relating to me to: i) any credit bureau or any other organisation or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons; or ii) any other person(s) for the purpose of processing the application(s) herein; or iii) any person or organisation as may be necessary to facilitate the Multi-Currency e-Pay, including without limitation Maybank Kim Eng Securities Pte Ltd;
- I understand that the instructions given in this application form in relation to the Multi-Currency Settlement Service will supersede any prior instructions given by myself to the Bank and/or Maybank Kim Eng Securities Pte Ltd;
- I confirm that I have read and agree to be bound by the prevailing Rules and Regulations governing the deposit account(s), the Terms and Conditions Governing the Multi-Currency e-Pay and the respective service(s) and card linked to the deposit account(s) (as may be amended from time to time), copies of which have been made available to me on the Bank's website.
- Upon the Bank's approval of the issuance of New Security Token, I agree that the Bank may send the New Security Token to me by ordinary mail or such other means at my sole risk to my mailing address as specified herein or to my registered address as specified herein if my mailing address is not specified.
- Upon the Bank's approval of the issuance of the Maybank Platinum Debit Card (if I have opted for the card), I agree that the Bank may send the card to me by ordinary mail or such other means at my sole risk to my mailing address as specified herein or to my registered address as specified herein if my mailing address is not specified; I acknowledge and agree that the card comes with a NETS FlashPay stored value facility of which Network for Electronic Transfers (Singapore) Pte Ltd ("NETS") is the holder and operator and in this regard, I authorise the Bank to disclose any information relating to me to NETS as may be necessary for usage of the NETS FlashPay stored value facility on the card; I acknowledge and agree that the terms for the use of the NETS FlashPay stored value facility shall be governed by NETS' Terms and Conditions Governing the Use of NETS FlashPay which is available for viewing at <https://www.nets.com.sg/personal/retail-payments/nets-flashpay/> or such website as NETS may designate from time to time.

By providing the information in this application form (and any other information that I may provide to the Bank from time to time in connection with the Bank's products and services):

- (i) I agree and consent to Maybank Singapore Limited and its related corporations (collectively, "Maybank") collecting, using, disclosing and sharing amongst themselves my personal data, and disclosing such personal data to Maybank's authorised service providers and relevant third parties for purposes reasonably required by Maybank to process my application(s), provide me with the products or services which I am applying for, as well as the purposes set out in Maybank, Singapore branch's Data Protection Policy, which is accessible at [www.maybank2u.com.sg](http://www.maybank2u.com.sg) or which may be provided to me upon request. I confirm I have read and understood the Data Protection Policy;
- (ii) If I should withdraw my consent to the processing or handling of my personal data in respect of any purpose which Maybank may reasonably consider to be essential in order for Maybank to provide me with the products and/or services applied for, Maybank shall be entitled to treat my account and/or card as having been terminated by me without prejudice to any rights and remedies which it may have at law against me.

## Foreign Account Tax Compliance Act ("FATCA")

1. I represent and declare that the information provided above is true, accurate and complete. I understand the term "U.S. person" means any citizen or resident of the United States.
2. I hereby consent to Maybank Singapore Limited or any of its affiliates, including branches (collectively "the Bank") disclosing any information relating to me including details of my account, investments or transactions to any government, tax and regulatory agency or authority or any party (located in or outside Singapore) for the purpose of enabling the Bank to comply with any legal, tax or regulatory obligation under any applicable laws (including the Foreign Account Tax Compliance Act ("FATCA") or any similar law in any jurisdiction).
3. I hereby authorise the Bank to deduct or withhold from my account(s) maintained with the Bank such amounts or otherwise make any payment on account of any tax or levy in any jurisdiction where the Bank is required to do so by any government agency, revenue authority or any party in any jurisdiction and/or under any applicable law (including FATCA).
4. I hereby consent that the Bank may classify me as a recalcitrant account holder and/or suspend, recall or terminate my account(s) and/or facilities granted to me, in the event I fail to provide accurate and complete information and/or documentation as the Bank may require.
5. I undertake to notify the Bank in writing within 30 calendar days if there is a change in any information which I have provided to the Bank.

6. I agree to indemnify the Bank, to the extent permitted by law, for any loss or liability that may be incurred by the Bank in connection with any breach by me of any obligations herein and/or the Bank's compliance with FATCA or any tax or regulatory obligations under any applicable law.
7. I acknowledge and agree that I may incur liabilities arising from or in connection with the Bank's compliance with FATCA or any tax or regulatory obligations under any applicable laws and I agree that the Bank shall not be liable for that loss.
8. I agree to provide the Bank with any information that the Bank may require from time to time to comply with FATCA or any tax or regulatory obligations under any applicable law.

## Terms and Conditions Governing the Multi-Currency e-Pay

By applying for the Multi-Currency e-Pay, I agree to be bound by the below terms and conditions.

1. The Multi-Currency e-Pay is available to customers who hold a deposit account with Maybank Singapore Limited ("Bank") and a trading account with Maybank Kim Eng Securities Pte Ltd ("Maybank Kim Eng").
2. By applying for the Multi-Currency e-Pay the customer authorises the Bank to honour all payment instructions the Bank receives from Maybank Kim Eng and to debit the customer's deposit account(s) which is linked to the Multi-Currency e-Pay accordingly ("Transaction").
3. The Bank reserves the right to set a value limit on the Transactions made through the Multi-Currency e-Pay. Customers will receive prior notification of the Transaction value limit.
4. All accounts used in connection with the Multi-Currency e-Pay must be in good standing (as determined by the Bank) and remain valid for the Transaction to be debited successfully. The Bank has the right to approve or decline a Transaction at its discretion.
5. Customers have the option of linking two deposit accounts held with the Bank to the Multi-Currency e-Pay: a primary account and a secondary account, as indicated in the Multi-Currency e-Pay application form. A Transaction will first be debited from the customer's primary account. In the event that there are insufficient funds in the primary account the full Transaction amount will be debited from the secondary account. Where the customer has not indicated a secondary account and there are insufficient funds in the primary account the Transaction will be rejected. In the event a primary account is closed for whatever reason, the Bank will proceed to debit the secondary account provided that it is in the same currency as the primary account. In the event that there are insufficient funds in both the primary account and the secondary account the Transaction will be rejected.
6. The currency of the Transaction will determine which account the Transaction will be debited from or credited to; for example a Transaction in USD, will be debited from the Maybank USD account linked to the Multi-Currency e-Pay.
7. The Bank is not obliged to effect payment if Maybank Kim Eng does not request payment in the manner required by the Bank, or if the customer's deposit account(s) has insufficient funds to meet it or to meet payment of all charges, fees or other sums payable by the customer to the Bank or the Bank's agents.
8. A fee, as may be determined by the Bank from time to time may be charged for unsuccessful and successful debit instructions. The Bank may permit a debit at its discretion even if this results in an overdraft on your account, and impose charges accordingly.
9. The Bank reserves the right to reverse any debit or credit amount from a customer's account without notification or liability to any party.
10. On the date of effecting payment, the Bank reserves the right to determine the priority of this payment instruction against any cheque presented or any other existing arrangements made with the Bank.
11. Should a customer close a deposit account or wish to terminate the Multi-Currency e-Pay, the customer should notify the Bank and Maybank Kim Eng accordingly and make alternative payment arrangements.
12. For payments unsuccessfully debited from a customer's account, the customer remains responsible for making payment to Maybank Kim Eng by other means and/or makes alternative payment arrangements.
13. The Bank shall not be liable for any loss or damage due to any failure to accept or act on, or for errors or delays or defaults of any kind either direct or indirect in accepting, or acting on, any instructions given by a customer, Maybank Kim Eng or any person to debit or credit any amount in connection with or pursuant to the Multi-Currency e-Pay arrangement or in respect of any claims made against a customer by any person in relation thereto.
14. The Bank may at its discretion and at any time add to, alter, vary or modify all or any of the above terms and conditions by giving thirty days written notice.
15. These Terms and Conditions should be read in conjunction with the Rules and Regulations governing the deposit account to which the Multi-Currency e-Pay is linked.

### For Internal Use Only

#### Maybank Kim Eng Securities Pte Ltd

Date received

Verified by

Deliver to

Remarks

PSC- Kovan

PSC- MT (Sec C)

\_\_\_\_\_  
(DD/MM/YYYY)

\_\_\_\_\_  
Name, Designation & Signature

**PSC- Kovan**
**To MKE Securities Pte Ltd**

 This Application is hereby REJECTED for the following reason(s): **(please tick)**

- |  |   |
|--|---|
| <input type="checkbox"/> Signature/thumbprint# differs from Bank's records | <input type="checkbox"/> Invalid account number indicated   |
| <input type="checkbox"/> Signature/thumbprint# incomplete/unclear#         | <input type="checkbox"/> Signature/thumbprint# incomplete/unclear#                                    |
| <input type="checkbox"/> Account operated by signature/thumbprint#         | <input type="checkbox"/> Account name mismatches the one in the form (for existing MCEP)              |
| <input type="checkbox"/> Account number is closed                          | <input type="checkbox"/> Trading account in system mismatches the one in the form (for existing MCEP) |
| <input type="checkbox"/> Primary and Secondary account is incorrect        | <input type="checkbox"/> Others   |

#Delete where appropriate

Date received

Verified by

 \_\_\_\_\_  
 (DD/MM/YYYY)

 \_\_\_\_\_  
 Name and Signature

**PSC- MT**
**To MKE Securities Pte Ltd**

 This Application is hereby REJECTED for the following reason(s): **(please tick)**

- |  |   |
|--|---|
| <input type="checkbox"/> Signature/thumbprint# differs from Bank's records | <input type="checkbox"/> Invalid account number indicated   |
| <input type="checkbox"/> Signature/thumbprint# incomplete/unclear#         | <input type="checkbox"/> Signature/thumbprint# incomplete/unclear#                                    |
| <input type="checkbox"/> Account operated by signature/thumbprint#         | <input type="checkbox"/> Account name mismatches the one in the form (for existing MCEP)              |
| <input type="checkbox"/> Account number is closed                          | <input type="checkbox"/> Trading account in system mismatches the one in the form (for existing MCEP) |
| <input type="checkbox"/> Primary and Secondary account is incorrect        | <input type="checkbox"/> Others   |
| <input type="checkbox"/> Incomplete / No supporting document               |   |

#Delete where appropriate

**For Newly -opened accounts:**

CIF No. Main Applicant		SGD Account Number	
USD Account Number		HKD Account Number	

Date Received

Verified by

 \_\_\_\_\_  
 (DD/MM/YYYY)

 \_\_\_\_\_  
 Name and Signature