



ANNOUNCEMENT:
Conversion of Passbook Savings Account/-i to Statement Savings Account/-i

11 October 2024

Dear Valued Customers,

With reference to the announcement made on 26 March 2024 and 02 October 2024 regarding the conversion of all Passbook products to either Statement or eStatement, the Personal Banking Standard Terms & Conditions will be revised as follows:

Terms and Conditions	Existing Clause	Revised Clause
PART A. STANDARD TERMS AND CONDITIONS SECTION C. CARDS 12. Use of Debit Card	<p>12.1 If you are aged eighteen (18) years and above, you must complete the provided application form and submit the completed application form to us or our appointed nominee(s) or appointed agent(s) together with a photocopy of your identification card (front and back portion), the Bank CASA passbook or statement with account number and all other documentation and payment as specified in the application form.</p> <p>12.2 If you are aged between twelve (12) years to seventeen (17) years, you must complete the provided application form (with the indemnity clause signed by your parents or legal guardian) and submit the completed application form to us or our appointed nominee(s) or appointed agent(s) together with a photocopy of your identification card (front and back portion) and parent/legal guardian's identification card (front and back portion), the Bank CASA passbook or statement with account number and all other documentation and payment as specified in the application form.</p>	<p>12.1 If you are aged eighteen (18) years and above, you must complete the provided application form and submit the completed application form to us or our appointed nominee(s) or appointed agent(s) together with a photocopy of your identification card (front and back portion), the Bank CASA statement with account number and all other documentation and payment as specified in the application form.</p> <p>12.2 If you are aged between twelve (12) years to seventeen (17) years, you must complete the provided application form (with the indemnity clause signed by your parents or legal guardian) and submit the completed application form to us or our appointed nominee(s) or appointed agent(s) together with a photocopy of your identification card (front and back portion) and parent/legal guardian's identification card (front and back portion), the Bank CASA statement with account number and all other documentation and payment as specified in the application form.</p>
PART B. SPECIFIC TERMS AND CONDITIONS SECTION A. ACCOUNTS	2.1 Where a passbook is issued in respect of the savings account, you must present the passbook when	Removal of Clause 2.1, 2.2, 2.3 and 2.4



2. Savings Account - Passbook	<p>withdrawals are made at any of our branches.</p> <p>2.2 Entries in the passbook will either be machine validated or entered manually under the signature of our authorised officer.</p> <p>2.3 The passbook is not conclusive as to the current balance of the savings account as deposits may be made or items charged without any entry being made in the passbook.</p> <p>2.4 The replacement for lost, mislaid or damaged passbook may be issued against a duly signed and stamped letter of indemnity by you, subject to payment of a service fee.</p>	
<p>PART B. SPECIFIC TERMS AND CONDITIONS</p> <p>SECTION A. ACCOUNTS</p> <p>2. Savings Account - Account Statements</p>	<p>2.23 Statements of the savings account (except for passbook holders) will be issued to you on a quarterly basis.</p>	<p>2.23 Statements of the savings account will be issued to you on a quarterly basis.</p>
<p>PART B. SPECIFIC TERMS AND CONDITIONS</p> <p>SECTION D. ISLAMIC</p> <p>9. Savings Account - Passbook</p>	<p>9.1 Where a passbook is issued in respect of the savings account, you must present the passbook when withdrawals are made at any of our branches.</p> <p>9.2 Entries in the passbook will either be machine validated or entered manually under the signature of our authorised officer.</p> <p>9.3 The passbook is not conclusive as to the current balance of the savings account as deposits may be made or items charged without any entry being made in the passbook.</p> <p>9.4 The replacement for lost, mislaid or damaged passbook may be issued against a duly signed and stamped letter of indemnity by you, subject to payment of a service fee.</p>	<p>Removal of Clause 9.1, 9.2, 9.3 and 9.4</p>

All other Terms and Conditions remain unchanged.

Please visit the following links to view the revised Terms and Conditions from 01 November 2024 onwards.

• [English Version](#)

• [Bahasa Malaysia Version](#)

Thank you.