

Maybank ATR Kim Eng Securities, Inc.
Member: Philippine Stock Exchange, Inc. and SIFP
9/F Tower One & Exchange Plaza Ayala Triangle, Ayala Avenue
Makati City, Philippines 1226

Telephone: +63(2)625-5888 or +63(2)328-5888
Fax: +63(2)846 26 11
Email: support@maketrade.com.ph
Website: www.maketrade.com.ph

LETTER OF AUTHORIZATION

This is to authorize the MakeTrade Team to create an account and encode on my behalf my personal details which I have written on the manual Customer Account Information Form (CAIF).

Written below are my three (3) choices for the username. I understand that MakeTrade will assign a default password and trading PIN that I have to change once my account is approved. Should my account be the subject of unauthorized access, I agree to hold Maybank ATR Kim Eng Securities free from any liability arising from said unauthorized access.

Username Options:

1. _____

2. _____

3. _____

Truly yours,

Signature over Printed Name

Date

Signature over Printed Name

Date

Signature over Printed Name

Date

Maybank ATR Kim Eng Securities, Inc.
 Member: Philippine Stock Exchange, Inc. and SIFP
 9/F Tower One & Exchange Plaza Ayala Triangle, Ayala Avenue
 Makati City, Philippines 1226

Telephone: +63(2)625-5888 or +63(2)328-5888
 Fax: +63(2)846 26 11
 Email: support@maketrade.com.ph
 Website: www.maketrade.com.ph

MAKETRADE CUSTOMER ACCOUNT INFORMATION FORM

Customer Type: Individual Joint (and/or) Account Type: Cash Margin

Account Information (for Joint Account holders only)

Account Name: _____ and/or _____
(Primary Account Holder) (Secondary Account Holder)

PERSONAL INFORMATION	PRIMARY ACCOUNT HOLDER	SECONDARY ACCOUNT HOLDER
----------------------	------------------------	--------------------------

Last Name		
-----------	--	--

First Name		
------------	--	--

Middle Name		
-------------	--	--

Gender & Date of Birth	<input type="checkbox"/> M <input type="checkbox"/> F M M - D D - Y Y Y Y	<input type="checkbox"/> M <input type="checkbox"/> F M M - D D - Y Y Y Y
------------------------	--	--

Birthplace		
------------	--	--

Country		
---------	--	--

Citizenship/Nationality		
-------------------------	--	--

Civil Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Widowed/Widower	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Widowed/Widower
--------------	--	--

Contact No.	Telephone No. _____ <small>(country code) (city/area code) (number)</small> Mobile No. _____ <small>(country code) (city/area code) (number)</small>	Telephone No. _____ <small>(country code) (city/area code) (number)</small> Mobile No. _____ <small>(country code) (city/area code) (number)</small>
-------------	---	---

Email Address	<small>(All notices including trade confirmation orders shall be sent to this email address of the primary account holder)</small>	
---------------	--	--

Residence Address	Address line 1: _____ Address line 2: _____ <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:25%;">Town/District</td> <td style="width:25%;">City/Province</td> <td style="width:25%;">Country</td> <td style="width:25%;">Postal/Zip Code</td> </tr> </table>	Town/District	City/Province	Country	Postal/Zip Code	Address line 1: _____ Address line 2: _____ <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:25%;">Town/District</td> <td style="width:25%;">City/Province</td> <td style="width:25%;">Country</td> <td style="width:25%;">Postal/Zip Code</td> </tr> </table>	Town/District	City/Province	Country	Postal/Zip Code
Town/District	City/Province	Country	Postal/Zip Code							
Town/District	City/Province	Country	Postal/Zip Code							

BUSINESS INFORMATION

Occupation		
------------	--	--

Employment Status <small>(choose one)</small>	<input type="checkbox"/> Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Overseas Filipino <input type="checkbox"/> Self-employed <input type="checkbox"/> Student <input type="checkbox"/> Retired <input type="checkbox"/> Homemaker <input type="checkbox"/> Others _____	<input type="checkbox"/> Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Overseas Filipino <input type="checkbox"/> Self-employed <input type="checkbox"/> Student <input type="checkbox"/> Retired <input type="checkbox"/> Homemaker <input type="checkbox"/> Others _____
--	--	--

Name of Employer/Business		
---------------------------	--	--

Nature of Business		
--------------------	--	--

Business/Office Tel. No.	_____ <small>(country code) (city/area code) (number)</small>	_____ <small>(country code) (city/area code) (number)</small>
--------------------------	--	--

Business/Office Address	Address line 1: _____ Address line 2: _____ <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:25%;">Town/District</td> <td style="width:25%;">City/Province</td> <td style="width:25%;">Country</td> <td style="width:25%;">Postal/Zip Code</td> </tr> </table>	Town/District	City/Province	Country	Postal/Zip Code	Address line 1: _____ Address line 2: _____ <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:25%;">Town/District</td> <td style="width:25%;">City/Province</td> <td style="width:25%;">Country</td> <td style="width:25%;">Postal/Zip Code</td> </tr> </table>	Town/District	City/Province	Country	Postal/Zip Code
Town/District	City/Province	Country	Postal/Zip Code							
Town/District	City/Province	Country	Postal/Zip Code							

TIN Number:		
-------------	--	--

Complete Name of Spouse		
-------------------------	--	--

Employer/Business of Spouse		
-----------------------------	--	--

BANK INFORMATION

Bank Account Name:	Bank Account Number:	Bank Name:	Branch:
--------------------	----------------------	------------	---------

INVESTOR PROFILE

Source/Origins of Funds	<input type="checkbox"/> Savings/Investment <input type="checkbox"/> Inheritance <input type="checkbox"/> Others (please specify) _____ <input type="checkbox"/> Business/Salary <input type="checkbox"/> Proceeds of Sale of Assets	<input type="checkbox"/> Savings/Investment <input type="checkbox"/> Inheritance <input type="checkbox"/> Others (please specify) _____ <input type="checkbox"/> Business/Salary <input type="checkbox"/> Proceeds of Sale of Assets
-------------------------	---	---

Investment Objective	<input type="checkbox"/> Speculation <input type="checkbox"/> Preservation of Capital <input type="checkbox"/> Others (please specify) _____ <input type="checkbox"/> Growth <input type="checkbox"/> Long-term Investment	<input type="checkbox"/> Speculation <input type="checkbox"/> Preservation of Capital <input type="checkbox"/> Others (please specify) _____ <input type="checkbox"/> Growth <input type="checkbox"/> Long-term Investment
----------------------	---	---

INVESTOR PROFILE	PRIMARY ACCOUNT HOLDER			SECONDARY ACCOUNT HOLDER		
Please check the appropriate boxes:	Gross Annual Income	Assets	Net worth / Capital	Gross Annual Income	Assets	Net worth / Capital
	<input type="checkbox"/> Less than P500,000 <input type="checkbox"/> P500,000 - P1MM <input type="checkbox"/> P1MM - P5MM <input type="checkbox"/> P5MM - P25MM <input type="checkbox"/> P25MM - P40MM <input type="checkbox"/> Over P40MM	<input type="checkbox"/> Less than P500,000 <input type="checkbox"/> P500,000 - P1MM <input type="checkbox"/> P1MM - P5MM <input type="checkbox"/> P5MM - P25MM <input type="checkbox"/> P25MM - P40MM <input type="checkbox"/> Over P40MM	<input type="checkbox"/> Less than P500,000 <input type="checkbox"/> P500,000 - P1MM <input type="checkbox"/> P1MM - P5MM <input type="checkbox"/> P5MM - P25MM <input type="checkbox"/> P25MM - P40MM <input type="checkbox"/> Over P40MM	<input type="checkbox"/> Less than P500,000 <input type="checkbox"/> P500,000 - P1MM <input type="checkbox"/> P1MM - P5MM <input type="checkbox"/> P5MM - P25MM <input type="checkbox"/> P25MM - P40MM <input type="checkbox"/> Over P40MM	<input type="checkbox"/> Less than P500,000 <input type="checkbox"/> P500,000 - P1MM <input type="checkbox"/> P1MM - P5MM <input type="checkbox"/> P5MM - P25MM <input type="checkbox"/> P25MM - P40MM <input type="checkbox"/> Over P40MM	<input type="checkbox"/> Less than P500,000 <input type="checkbox"/> P500,000 - P1MM <input type="checkbox"/> P1MM - P5MM <input type="checkbox"/> P5MM - P25MM <input type="checkbox"/> P25MM - P40MM <input type="checkbox"/> Over P40MM
Are you a corporate officer or director of a PSE listed company?	<input type="checkbox"/> YES <input type="checkbox"/> NO Company Name: _____ Position Held: _____		<input type="checkbox"/> YES <input type="checkbox"/> NO Company Name: _____ Position Held: _____			
Are you a director, officer or employee of another broker/dealer?	<input type="checkbox"/> Yes, Specify Company: _____ <input type="checkbox"/> No <i>(also provide consent letter from broker)</i>			<input type="checkbox"/> Yes, Specify Company: _____ <input type="checkbox"/> No <i>(also provide consent letter from broker)</i>		
Are you a shareholder of another broker/dealer?	<input type="checkbox"/> Yes, Specify Company: _____ <input type="checkbox"/> No			<input type="checkbox"/> Yes, Specify Company: _____ <input type="checkbox"/> No		
Do you have an account with another broker?	<input type="checkbox"/> YES <input type="checkbox"/> NO Please list name of broker/s: _____		<input type="checkbox"/> YES <input type="checkbox"/> NO Please list name of broker/s: _____			
Aware of any relative/maintaining an account with us?	<input type="checkbox"/> YES <input type="checkbox"/> NO Full Name: _____		Relationship: _____			
How did you Learn about MakeTrade?	<input type="checkbox"/> Print ads <input type="checkbox"/> TV/Radio ads <input type="checkbox"/> Banner ads <input type="checkbox"/> PSE advertisement <input type="checkbox"/> Newsletter/EDM <input type="checkbox"/> Online search <input type="checkbox"/> Other _____ <input type="checkbox"/> MakeTrade website <input type="checkbox"/> MakeTrade seminars <input type="checkbox"/> Other seminars <input type="checkbox"/> Social Media <input type="checkbox"/> Referred by: _____					
Do you want to duplicate the confirmation Letter?	<input type="checkbox"/> YES <input type="checkbox"/> NO Name of Recipient: _____ Last Name: _____		First Name: _____			
		Relationship: _____	E-Mail Address: _____			
Conforme & Specimen Signature						
I/We confirm that the above information given is true and correct. Maybank ATR Kim Eng Securities, Inc. is hereby authorized to verify the information from whatever sources it may consider appropriate.						
PRIMARY ACCOUNT HOLDER			SECONDARY ACCOUNT HOLDER			
Full Name						
Signature (1)			<input checked="" type="checkbox"/> _____			
Signature (2)			<input checked="" type="checkbox"/> _____			
Date Signed						
All Email Announcements						
The Primary Account holder's email will be the designated email address for all notices sent by MakeTrade, including trade confirmations and statements of account.						
Requirements						
Basic Requirements			Additional Requirements			
<input type="checkbox"/> Duly signed Customer Account Information Form (CAIF) <input type="checkbox"/> Photocopy of Two (2) Identification Documents E. G., Passport, Driver's License, SSS ID, GSIS E-Card, PRC ID, IBP ID, OWWA ID, Digitized BIR ID, Senior Citizen's ID, OFW ID, Voter's ID, Postal ID <i>(Please present original IDs for verification)</i> <input type="checkbox"/> Duly signed Online Service Agreement <input type="checkbox"/> Duly signed Addendum for Joint Account <input type="checkbox"/> Duly signed Maybank Privacy Notice <input type="checkbox"/> Duly signed Foreign Account Tax Compliance Act (FATCA) disclosures			Resident Foreigners <input type="checkbox"/> Alien Certificate of Registration (ACR) issued by the Bureau of Immigration; OR <input type="checkbox"/> Certification to engage in business or working permit issued by the Department of Labor & Employment (DOLE) Non-Resident Foreigners <input type="checkbox"/> Proof of Income certified by Employer; and <input type="checkbox"/> Identity Documents authenticated by Philippine Embassy or Consulate US Nationals or US Permanent Resident <input type="checkbox"/> W8-BEN or W9 on top of the regular documents required			
Types of Account <input type="checkbox"/> Standard Account - P 25,000 Cash and/or Stock <input type="checkbox"/> Premium Account - P 1,000,000 Cash and/or Stock Cash/check deposit payable to: Maybank ATR Kim Eng Securities Inc			Officer or Director of an Exchange Listed Company/Associated with any Broker: <input type="checkbox"/> Approval Letter from President or Associated Person of the Exchange-listed Company/Broker to trade with Maybank ATR Kim Eng Securities Inc.			
For Maybank ATR Kim Eng Securities, Inc. Employee Use Only						
<input type="checkbox"/> Client Due Diligence	Commission Rate: 0.25%		Trading Limit:			
I hereby certify that I have conducted a face to face interview with the client and have verified the information in the CAIF as true and correct to the best of my knowledge and belief.			Margin Limit:			
			Risk Management			
Salesman/Agent		Date	Date			
Date Opened:	Created in the System by:		Reviewed by:		Approved by:	

Maybank ATR Kim Eng Securities, Inc.
Member: Philippine Stock Exchange, Inc. and SIFP
9/F Tower One & Exchange Plaza Ayala Triangle, Ayala Avenue
Makati City, Philippines 1226

Telephone: +63(2)625-5888 or +63(2)328-5888
Fax: +63(2)846 26 11
Email: support@maketrade.com.ph
Website: www.maketrade.com.ph

MAKETRADE ONLINE SERVICE AGREEMENT

I hereby consent and agree to the terms and conditions of Maybank ATRKE, as set forth in this Securities Trading Service Agreement (the "Agreement").

1. Definition of Terms

"Account" means the client account maintained by me which Maybank ATRKE may be instructed, from time to time, to purchase, sell, and hold Investments;

"Clearing House" means the Securities Clearing Corporation of the Philippines (or "SCCP") or any clearing house appointed by the Philippine Stock Exchange ("PSE")

"Confirmation Receipt" means the confirmation receipt issued by Maybank ATRKE specifying the details of the Investments purchased or sold on my behalf;

"Dormant or Dormant Account" refers to an account that has been inactive for a period of three (3) years or more;

"Inactive or Inactive Account" refers to an account that has not been traded for a period of one (1) year;

"Instructions" shall have the meaning ascribed thereto in Section 3;

"Investments" means shares, stocks, bonds, debentures, certificates of deposit, and other securities of every type and description and other property and investments which I may, from time to time, instruct Maybank ATRKE to purchase, sell, and hold;

"Market Data" refers to provision and receipt of any equities market data, price quotations, indices, corporate disclosures, historical data and other information relating to the trading of listed securities in the PSE through PSE's various product offerings;

"Maybank ATRKE" shall refer to Maybank ATR KimEng Securities, Inc., a securities brokerage company licensed by the SEC to engage primarily in and to carry on the business of stock and share brokers, dealers and securities of financial agents in all transactions relating to the sale, transfer, mortgage or underwriting of every description of stock, notes, debentures, bonds, obligations, commodities, and other debtor equity securities and all transactions and negotiations on commission otherwise relating to such business and to do all activities directly connected therewith or incidental thereto;

"Online Trading Facility" refers to the electronic services offered by Maybank ATRKE, where its customers may perform various transactions set forth herein, by using their personal computers or mobile phones where internet access is available;

"OSB Application Software" means [X]; Online Service Bureau Application Software

"Password" refers to the alphanumeric or numeric ID that the account holder nominated to access the Online Trading Facility services;

"PDTC" means Philippine Depository and Trust Corporation;

"PSE" means the Philippine Stock Exchange, the official stock exchange in the Philippines;

"Terms and Conditions" means the terms and conditions as set out in the Client Account Particulars and these Terms and Conditions set forth in Part B of this Agreement, as the same may be amended from time to time;

"Settlement Date" means the day not later than 11:00 a.m. of the third trading day after the transaction date;

"Terms and Conditions" means the terms and conditions as set out in the Client Account Particulars and these Terms and Conditions set forth in Part B of this Agreement, as the same may be amended from time to time;

"Trading Day" means a day on which the Philippine Stock Exchange is open for official trading transactions;

"Trading Pin" means Six (6) numeric characters used by the client in confirming orders and trades

"SRC" means the Securities Regulation Code of the Philippines;

"High Risk Securities" means securities of companies with neither a track record of profitability nor any obligation to forecast future probability. There may be risks arising out of the emerging nature of such companies and the business sectors or countries in which such companies operate. High risks are associated with trading derivatives, like options and warrants. A high investment risk may be attached to any investment therein;

"I" and "My" refer to the accountholder/s of the account; and

"Website" means sites used and/or authorized by Maybank ATRKE.

2. Interpretation

The headings in this Agreement are inserted for convenience of reference only and shall not limit or affect the construction of the provisions hereof. Unless the context otherwise requires, words denoting the singular number shall include the plural and vice-versa, and words denoting persons shall include individuals, corporations, partnerships, joint ventures, trusts, unincorporated organizations and any government institution or any political subdivision, agency or instrumentality.

References to Sections, Schedules, and Annexes are to be construed as references to the Sections, Schedules, and Annexes or and to this Agreement. References to any document or agreement, including this Agreement, shall be deemed to include (i) the schedules and exhibits thereof and thereto which are attached and made an integral part thereof, and (ii) references to such document or agreement as may be amended or modified from time to time in accordance with its terms, but only to the extent such amendments and other modifications are not prohibited by the terms thereof or of this Agreement, unless otherwise indicated. References to any party to this Agreement or any party to any other agreement shall include its successors or permitted assigns, and in the case of governmental persons, persons succeeding to their respective functions and capacities.

3. Instructions

3.1 I hereby irrevocably constitute Maybank ATRKE or any duly authorized agents as my true and lawful attorney-in-fact, for and in my name, place and stead, to purchase and sell Investments for, or deal with moneys in, the Account, or perform any other transaction relating to the Account upon our verbal or written instructions (the "Instructions"). Upon receipt of the Instructions, Maybank ATRKE shall, so far as it considers reasonably practicable, purchase and/or sell Investments in accordance with those Instructions, provided always that (i) any such dealings do not contravene any applicable laws of the Republic of the Philippines, or regulations of the PSE, and (ii) Maybank ATRKE shall have absolute discretion to accept or reject Instructions to purchase Investments on my behalf. I understand that the Philippine stock market is a rapidly changing market and there is an inherent risk in incurring loss in share dealing.

3.2 Any and all Instructions for the purchase or sale of Investments shall be binding on Maybank ATRKE only upon the issuance by Maybank ATRKE of a Confirmation Receipt, in writing or electronically through email or the Website.

3.1 Maybank ATRKE will use its best efforts to provide me with monthly statements (in such form as Maybank ATRKE shall determine) setting forth (1) a list of the Investments, if any, held in my behalf, and (2) details of all transactions entered into in relation to the Account since the date of the preceding statement, if any, and containing such further information as shall be relevant.

3.2 I hereby agree that all securities which were purchased shall be lodged by Maybank ATRKE with the Philippine Depository and Trust Corporation, and in the absence of any written instructions to the contrary, securities purchased shall be registered under Maybank ATRKE's name as street certificates.

4. Custody

4.1 Unless otherwise specified by me in writing, and unless payment is received within three (3) Trading Days from the date of Issuance by Maybank ATRKE of the Confirmation Receipt, Maybank ATRKE shall hold, register and record the Investments or any portion thereof in its name or in the name of any of its duly authorized agents.

4.2 The custody of the Investments shall be further subject to the conditions of the safe custody services of Maybank ATRKE and the terms of any credit facilities made available by Maybank ATRKE to me.

4.3 In the event of any liability on the part of Maybank ATRKE, or its duly authorized agents as a result of holding the Investments in my behalf, Maybank ATRKE or its duly authorized agents may in its sole discretion, transfer the same to me or as I may direct. I agree to indemnify, defend and hold Maybank ATRKE and/or its duly authorized agents free and harmless from any and all claims, liabilities, losses, damages, and expenses of any nature arising directly or indirectly from claims of third parties which may be asserted in respect of any of the Investments purchased, sold or deposited with or by Maybank ATRKE or its duly authorized agents, or against Maybank ATRKE or its duly authorized agents by reason of its holding or having received or held such Investments for my benefit or account.

4.4 I hereby authorize Maybank ATRKE to deposit any of the Investments in unregistered form with any depository selected by Maybank ATRKE, provided, that upon my call for the delivery of any Investment, Maybank ATRKE shall be bound to deliver identical or similar Investments held by or in the name of Maybank ATRKE or any of its duly authorized agents.

5. Agents

I authorize Maybank ATRKE to employ agents to perform all or part of the duties under this Agreement and to provide information regarding the Account to such agents. Maybank ATRKE, upon my prior written notice, at my own expense, seek and act on an opinion from any lawyer, accountant or other expert and shall not incur any liability by acting upon such opinion.

6. Associated Companies

Maybank ATRKE may purchase and/or sell Investments on my behalf by placing orders with any other company or client associated with Maybank ATRKE whether acting as underwriters, investment managers, merchant or commercial banks, brokers, dealers, or otherwise, or with any other broker or dealer as Maybank ATRKE in its sole discretion may decide.

7. Transactions

7.1 Maybank ATRKE may purchase and/or sell Investment outside the PSE in which the Investments or any portion thereof are normally traded.

7.2 Maybank ATRKE, as a member-broker of the PSE, shall disclose to me in all instances when it effects a transaction on the PSE when it is acting for its own account or the account of an associated person or on account with respect to which it exercises investment discretion at or before the completion of the transaction in accordance with Section 34 of the SRC. I further understand that I face a loss of securities if I specifically authorize Maybank ATRKE to pledge my securities or subject such securities to liens of third parties

7.3 THE PRICE OF SECURITIES CAN AND DOES FLUCTUATE, AND ANY INDIVIDUAL SECURITY MAY EXPERIENCE UPWARD OR DOWNWARD MOVEMENTS, AND MAY EVEN BECOME VALUELESS. THERE IS AN INHERENT RISK THAT LOSSES MAY BE INCURRED RATHER THAN PROFIT MADE AS A RESULT OF BUYING AND SELLING SECURITIES.

7.4 I am fully aware that all investments including securities involve risk. In particular, investments in low priced (speculative) securities, initial public offerings, or options may entail an increased risk of loss and, thus, may not be suitable to all investors. Losses may wipe out the principal amount that I have invested. Additionally, the performance of a security does not guarantee future results or returns. I hereby undertake to conduct my own research and study on the trading of securities before commencing any trading activity. I also understand that all of my orders are based upon my own investment decisions, and are unsolicited and my sole responsibility, and I will not hold, nor seek to hold Maybank ATRKE or any of its officers, directors, employees, agents, subsidiaries or affiliates, liable for any costs, losses, damages, fines, penalties, and taxes which may arise out of the exercise of Maybank ATRKE's powers and functions duly authorized. I further agree that, any investment decision that I make or investment strategy that I will utilize will be undertaken by me at my sole discretion and at my own risk.

7.5 Short sale of securities is not allowed and I hereby agree not to place any order without the corresponding position in my Account. Any short sale inadvertently accepted and/or executed by the online system without the corresponding stock position in the Agreement shall be subject to immediate cancellation or liquidation at Maybank ATRKE's sole discretion and cost associated with such shall be for my account. I shall be responsible for all orders, including those which exceed the available stock positions in the Agreement.

8. Payment

8.1 Maybank ATRKE shall not be obliged to make any payment on my behalf except out of funds held by Maybank ATRKE on my behalf. Transactions for the purchase and/or sale of Investments on my behalf may be effected in any currency agreed upon by the parties.

8.2 I shall pay Maybank ATRKE on demand such amounts to enable Maybank ATRKE to discharge any liability incurred or to be incurred in connection with transactions effected or to be effected for the Account. Should I fail to pay such amounts, Maybank ATRKE may, in its sole option and without need of notice or demand, sell or otherwise dispose of the Investments giving rise to my liability.

8.3 I shall likewise reimburse Maybank ATRKE any and all costs, expenses and damages incurred in connection with the transactions set forth in Section 8.2 above. Any provision in this Agreement to the contrary notwithstanding, any demand for payment by Maybank ATRKE hereunder may be made verbally and shall be deemed made on the date of first demand for such payment.

8.4 Payments made by me by check shall have the effect of payment only when the same has been cleared by the drawee bank.

8.5 I shall pay interest on any unpaid amounts with respect to the Account at such rate which is five per cent (5%) per annum over the average 90 day Philippine Treasury Bill rate for the applicable period from the due date for payment of such amounts until receipt of the same by Maybank ATRKE.

8.6 Maybank ATRKE may from time to time require me to place deposits with Maybank ATRKE in such sums equivalent to the value of Investments to be purchased under the Account. Should I fail or refuse to place such required deposit, Maybank ATRKE shall be entitled to refuse to carry out the Instructions.

9. Settlements

9.1 I hereby agree that all Investments purchased will be settled not later than 11:00 a.m. of the third trading day after transaction date, or the Settlement Date. Only Investments that have been paid by me, in full, on Settlement Date shall be recorded under my name. Should I delay in the payment of the Investments that I have ordered, Maybank ATRKE will impose interest charges at the prevailing interest rate and penalties for every day of delay. In the event of my failure or delay in payment, I shall solely bear the risk of any upward or downward fluctuation in the market price, until such time that the Investments are actually sold or disposed of.

9.2 I hereby authorize Maybank ATRKE to sell, at its own discretion, all or a portion of my Investments. I further guarantee that the Investments will be free from any and all liens and encumbrances to cover unpaid orders or balances, without prejudice to Maybank ATRKE to avail any available of any legal rights to collect the remaining liability from me.

9.3 Unless T+3 settlement or margin has been approved by Maybank ATRKE, it is hereby understood that all orders for the purchase of Investments will be on cash basis. In order to avail of the services herein and in order to purchase the Investments, I hereby agree to maintain sufficient funds in my account to cover the purchase price of the Investments, Maybank ATRKE's commission, and all the applicable costs attributable to me as the buyer.

9.4 If I process an order without sufficient funds available in the Account, my payment via wire, personal check, cashier's check or money order should be made payable to Maybank ATRKE on or prior to 11:00 a.m. of the Settlement Date, otherwise such order will not be carried out. It is hereby agreed that Maybank ATRKE may liquidate my Account, without notice to me, if it has not received payment from me by Settlement Date. In the event that my account is liquidated, I will be liable for any resulting losses and all associated costs incurred by Maybank ATRKE by reason of such liquidation.

9.5 I hereby authorize Maybank ATRKE to receive dividends on my behalf. Maybank ATRKE will credit to my Account or issue a check payable to me within thirty (30) days after the payable dates of such dividends. I will also be notified of any subscription rights received by Maybank ATRKE for my account.

10. Online Trading Facility

The Terms and Conditions for the Online Trading Facility are incorporated by reference herein and are made an integral part of the general Terms and Conditions as if fully set forth herein:

10.1 I hereby agree that I shall not copy, or allow copies of the OSB Application Software to be made, nor directly or indirectly, export or re-export, or knowingly permit the export or re-export of any unauthorized copy thereof, nor will I attempt to create or recreate the source code, re-engineer or reverse engineer, disassemble or decompile or directly or indirectly allow or cause a third party to reverse assemble or reverse compile, in whole or in part, the OSB Application Software. In addition, I shall not sub-license, lease, assign, or sub-delegate their access privileges, to the OSB Application Software to a third party. I also undertake to immediately notify Maybank ATRKE if I become aware of any unauthorized alterations, modifications, and similar actions described above being perpetrated or has been perpetrated by another person or entity.

10.2 All Market Data and other information in this Website are the exclusive property of the PSE, and all copyrights and other property rights therein belong to PSE. Any unauthorized copying, website framing or deep-linking, downloading and re-transmission of the PSE Market Data is strictly prohibited. I hereby acknowledge that, the software or webpages that displays the PSE Market Data belong to Maybank ATRKE or to the PSE. Thus, all Market Data received or posted in this Website shall be used solely for display and should not be copied, reproduced, re-transmitted or used in any way which violates such limited use, either directly or indirectly. I shall not transmit, distribute, redistribute, disseminate or make available to any third party the PSE Market Data received pursuant to this Agreement, nor shall I permit, authorize, or cause any third party to sell or offer to sell PSE Market Data using the third party's brand, trademark or name. I shall not use for commercial purposes any derivative work created from the PSE Market Data nor shall I allow servers of third parties to connect to the system for the purpose of receiving the PSE Market Data.

10.3 I acknowledge that I am solely responsible for any and all orders placed electronically in my Account(s). I understand that Maybank ATRKE provides no tax, legal, accounting, or investment advice of any kind, or any opinion on the nature, potential profitability or financial soundness of a particular security transaction. It is further understood that Maybank ATRKE does not warrant the accuracy of any financial or investment information or services provided herein and I hereby undertake to conduct my own investigation or study with respect to my investments.

10.4 I agree that, as a condition of using the Online Trading Facility, I shall notify Maybank ATRKE within twenty-four (24) hours from the time that I should have become aware of the existence of any of the following:

- (1) any loss or theft of my username or Password - unauthorized use of my user name, password and security pin shall be for my account until after its loss or theft has been officially reported to Maybank ATRKE as provided for in Section 10.7;
- (2) I placed an Instruction through the Online Trading Facility and I have not receive an accurate acknowledgement from Maybank ATRKE of my order instruction or its execution;
- (3) any receipt of confirmation of a transaction done which I did not instruct, or any unauthorized access of my Password or username; or
- (4) I have received any inaccurate information in my account balances, securities positions, or transaction history.

It is hereby understood that should I fail to immediately notify Maybank ATRKE within twenty-four (24) hours from my knowledge of such occurrence, I hereby release Maybank ATRKE, its officers, directors, employees, agents, or representatives, of any liability from claim with respect to the handling, mishandling, or the loss of any Instruction. In all of such cases, Maybank ATRKE reserves the right to determine the validity of my objection to a transaction arising from, the above mentioned occurrences and similar instances.

10.5 I shall open and maintain an online account in order to access the Online Trading Facility, which I shall use for the purposes of buying, selling, trading or dealing orders for the Investments. I shall execute the Client Account Particulars provided by Maybank ATRKE, and submit the same for approval of Maybank ATRKE. Upon approval of my application, I shall immediately create a Password and a Trading Pin to enable me to place orders and access account information through the Website. I am the sole and exclusive owner and the only authorized user of such password and accept sole responsibility for its use, confidentiality and protection of the password as well as for all orders, account history and particulars, and other information entered into my account using such Password. Any account profile change allowable online is as good as if I signed it on my Client Account Particulars. In assigning/creating a password, I agree to use a password containing alphanumeric and special characters for purposes of strengthening the security of such password. I shall avoid using simple words or events directly associated with me as these are easy to crack.

The online transactions are permitted through the Online Trading Facility only after authentication of my Password and Trading Pin. After the Password and the trading security pin would have been authenticated, Maybank ATRKE shall have the authority and will rely on such authority to undertake the transactions in accordance with the Instructions.

10.6 I agree to assume full responsibility for all transactions made in my accounts through the use of my Password and Trading Pin. As a security and protection, I agree not to divulge to nor share with anyone (including employees of Maybank ATRKE) my Password and trading security pin. It is hereby understood that, Maybank ATRKE shall conclusively presume that any transaction that was effected using my Password and trading security pin are undertaken by or authorized by me. For the avoidance of doubt, it is understood that Maybank ATRKE does not have the obligation to verify or confirm the authenticity of any transaction received from me or purporting to have been made by me, using the authenticated and verified Password and trading security pin. I shall undertake all necessary measures to prevent other parties from unauthorized access to the services using my Password or trading security pin. I further undertake to cooperate with Maybank ATRKE in defending and indemnifying Maybank ATRKE against any liability, costs or damages arising out of claims or suits based upon or relating to such unauthorized access and use.

10.7 I further agree and undertake to change my Password from time to time as I deem necessary, and should I feel that my Password and/or Trading Security Pin has been compromised in any way, I shall immediately notify Maybank ATRKE in accordance with Section 10.4 of this Agreement, and correspondingly change my Password and/or Trading Security Pin through the Online Trading Facility password change module. Any unauthorized use of such Password and Trading Security Pin shall be for my account until after I have reported such loss or theft to Maybank ATRKE and followed by submission of a signed and notarized affidavit of loss. Nothing in this Agreement constitutes an express authority on my part to divulge to, share with or authorize other parties to use my password and trading security pin.

10.8 I understand that I have an option to open a Trade Settlement Account with [_____]. In the event that I have an existing deposit account with [_____], it may be designated as a regular and as a Trade Settlement Account at the same time.

10.9 I understand and agree that, at any time, Maybank ATRKE has the authority, at its sole discretion, and without notice to me, to restrict, cancel, or suspend trading on the Online Trading Facility. Maybank ATRKE reserves its rights, under certain circumstances, to deny my access, suspend the processing of my Instructions or to terminate my account, if it has reasonable basis to believe that my Account has been compromised, and take the necessary measures to maintain or restore security or performance to the Online Trading Facility.

10.10 I agree and understand that in no event shall Maybank ATRKE be liable for any loss or damage of whatever nature in connection with the implementation of online transactions in the following instances:

- (i) disruption, failure or delay relating to or in connection with the access to Online Trading Facility which are due to circumstances beyond the control of Maybank ATRKE or fortuitous events such as but not limited to prolonged power outages, breakdowns in computers, software, operating systems and telecommunications facilities, failure of electronic or mechanical equipment or communication lines, telephone or other interconnection problems including the inability to connect with my internet service provider, severe weather, earthquakes, floods or other such events;
- (ii) loss or damage arising out of any fraudulent access or utilization of the Online Trading Facility services due to theft or unauthorized disclosure of Password, with or without my participation;
- (iii) or inaccurate, incomplete or delayed relay of information due to disruption or failure of any communication facilities used in accessing the Online Trading Facility or due to errors or disruptions in the information or telecommunication networks, internet failure or software or hardware failures; or
- (iv) for failure or delay in performance of any obligation herein caused by events beyond the reasonable control and without fault or negligence of Maybank ATRKE, but not limited to, acts of God, acts of civil or military authorities, strikes or other labor disputes, fires, and governmental restrictions.

10.11 I understand that the speed by which my orders get posted to the Philippine Stock Exchange (PSE) board is largely dependent on the bandwidth of my internet connection among others. I shall therefore hold Maybank ATRKE free and harmless for any trade executed on my behalf at a price other than the prevailing price when I may have entered my order(s) online as well as its non-execution especially where prices have moved against my favor.

10.12 I agree that Maybank ATRKE can temporarily or permanently discontinue access to the Online Trading Facility, without prior notice to me in order to carry out any system maintenance, repairs or upgrades. I also agree that Maybank ATRKE may, at any time and from time to time, without prior notice to me, vary, change, modify or enhance the Website or any of its pages and features, which changes, modifications or enhancements will be deemed part of this Agreement.

10.13 I understand that Maybank ATRKE does not guarantee the execution of my orders. Maybank ATRKE reserves its right to conduct a manual review of my orders in order to verify compliance with existing laws and regulations. In such case, any delay attributable to said manual review is excusable and I agree and accept the risks of loss associated with such delays. Should I wish to cancel my order, I agree that such cancellation is not guaranteed and will only be effected if my cancellation request is received by PSE and matched up with my order prior to the execution thereof. I understand any order that has been executed or cancelled will be deemed to have been executed or cancelled only upon my receipt of a written confirmation from Maybank ATRKE via the Website or through the email address I have provided.

10.14 Maybank ATRKE will accept amendments to my account profile as requested and signed by me in writing and subject to submission of required documents where needed through my registered email address. I shall be responsible to update my account information immediately upon occurrence of any change and inform Maybank ATRKE thereafter. In the absence of any

change, I shall update my account information once every two (2) years or as maybe required by Maybank ATRKE.

10.15 I undertake not to use the Online Trading facility of Maybank ATRKE to trade using material non-public information (insider trading) nor engage in prohibited transactions as provided for in the Securities Regulation Code (SRC) and its Amended Implementing Rules and Regulations (IRR) specifically SRC Rule 24.1(b)-1 - Manipulative Practices. Material non-public information refers to price sensitive information that I may have acquired in confidence and is not generally available to the public.

10.16 I further undertake to cooperate with regulatory authorities, such as the SEC the PSE, and other related self-regulatory organization (SRO) during any investigation that may be conducted involving any of the trades I may have ordered and subsequently executed using the Online Trading facility provided by Maybank ATRKE.

10.17 Maybank ATRKE may, at its sole discretion, impose reasonable charges and fees, against your Account to cover for maintenance costs if my Account has been Inactive or Dormant.

11. Joint Account

I agree that if you hold this Account jointly with other individuals, my obligations and liabilities with the other individuals shall be joint and several. For the avoidance of doubt, in the absence of any indication that an account is an "and" or "or" joint account, the Account shall be construed to mean a joint "or" account.

Each party to a joint "or" account is a principal, with joint and several liability and is authorized to transact with such account separately and independently of the other, and thus authorized to withdraw all funds, assets and securities, unless otherwise specified in writing by the parties to such joint and several account.

Each party to a joint and several "or" account hereby grants authority to the other party to transact, endorse, give instructions, or authorizations, as well as accept on behalf of each other, money, securities and other assets of every kind.

a. Upon the death of any one of the joint account holders, all money, securities, and other assets of every kind payable or deliverable under joint account may be paid or delivered to the survivor, subject to applicable laws and payment of taxes and claims, upon the production and delivery to Maybank ATRKE of a written notice of death and the presentation of a death certificate of the deceased party.

b. The survivor of a joint account shall immediately provide written notice of the death of the other joint account holder to Maybank ATRKE within twenty-four (24) hours. I hereby hold Maybank ATRKE harmless and free from any liability by reason of its compliance with any notice or direction mentioned in this paragraph.

If I hold this Account jointly with another individual(s) under an "and" arrangement, I understand and agree that the instruction, signature and written conformity of all the other members of the Account are required before Maybank ATRKE can act upon any transaction. This notwithstanding, in case of death of any one of us, I am required to file a notice of death as stated in paragraph (b) above.

12. Limitation of Liability

Maybank ATRKE shall not be liable to me for any partial or non-performance of its obligations hereunder by reason of any cause beyond the control of Maybank ATRKE, including but without limitation to any breakdown or failure of transmission, communication or computer facilities, industrial action, and the failure of any relevant associated company, correspondent or other agent or principal of Maybank ATRKE depository, dealer, exchange, Clearing House or regulatory organization for any reason to perform its obligations. Except for causes directly attributable to the willful default, bad faith or negligence by Maybank ATRKE or any of its directors, officers or employees, Maybank ATRKE shall not be responsible or liable for any loss or damage that I may suffer or incur.

a. Due to acts, omissions or failure of Maybank ATRKE to execute or perform any transaction which it is authorized to do under these Terms and Conditions or pursuant to any of my Instructions;
b. in respect of any advice or opinion which may be given to me pursuant to the Terms and Conditions stated herein;
c. any entry or omission to make any entry in the Client's Account, which may be made or required to be made in connection with my Instructions.

13. Indemnity

I shall indemnify and hold Maybank ATRKE, PSE and their directors, officers and employees free and harmless from and against any and all actions, claims, liabilities, losses, damages and expenses of any nature arising out of any action taken or omitted to be taken in good faith by Maybank ATRKE pursuant my Instructions or other notices or requests by me or pursuant to the regulations stated herein.

14. Fees and Expenses

14.1 I shall pay Maybank ATRKE commission for any purchase or sale of Investments or any other transaction in respect of the Account at such rates as may from time to time be agreed upon by the parties and made part as an Annex to this Agreement.

14.2 I shall pay all costs, fees and taxes, and all related custodial expenses and other similar and out-of-pocket expenses in connection with the purchase and/or sale of Investments.

14.3 If my account is classified as Dormant you have the right and the authorization to

- sell-out enough securities to pay for: maintenance costs owed to you, upliftment charges, mailing costs and other expenses,
- uplift securities (in order to obtain physical certificate(s) in my name) at my expense, and
- return the certificates and remaining funds to me through any of my last known addresses. Should any or all of these foregoing measures fail, I agree that you will then
- turnover the assets remaining in my account to the SEC (as per SRC 52.1-8F) or (e) do otherwise as instructed by regulators.

15. Set-Off

Maybank ATRKE shall, without notice to me, be entitled to set-off any of its claims against any amount in the Account or any payment to me by Maybank ATRKE whether the debts are incurred pursuant to the Account or otherwise, are actual or contingent, or in a currency different from the currency in the Account or the currency of the amount payable to me by Maybank ATRKE.

16. Disclosure

16.1 Maybank ATRKE is authorized to disclose such information regarding me concerning the Account as Maybank ATRKE shall be obliged to do under or pursuant to any applicable rules or customs of the Philippine Stock Exchange, the Clearing House and/or the laws governing this Agreement.

16.2 Without limiting the generality of Section 18.1 above, I further authorize and consent to the disclosure by Maybank ATRKE of any information relating to the Account upon the demand, order or request of the Philippine Stock Exchange or any other Governmental Authority.

17. Confirmation

17.1 I shall do all such things, which are in the opinion of Maybank ATRKE is necessary or desirable to ratify or confirm anything done by Maybank ATRKE in respect of the Account or the Instructions.

17.2 Maybank ATRKE may from time to time require me to provide Maybank ATRKE with such information or documentary proof in respect of the matters set out in the Client Account Particulars.

17.3 Each of Maybank ATRKE and I undertake to notify the other in the event of any material change to the information provided in the Agreement.

18. Memorandum of Deposit

In consideration of Maybank ATRKE's making or continuing to make credit facilities available to me whether specifically requested or not and/or Maybank ATRKE's agreeing to provide services under this Agreement, I acknowledge and agree that the following provisions (hereinafter, collectively referred to as these "Provisions") shall apply on a continuing basis.

a. That all investments which are now or may at any time be in the possession of or deposited with Maybank ATRKE or its duly authorized agents, or with such persons authorized by me, whether for safe custody, security or for any specific purpose or generally (which shall include any additional or substituted securities), and all benefits, rights and entitlement arising therefrom or attaching thereto including all dividends and/or interest payable in respect thereof are and shall be a continuing security for the due payment to Maybank ATRKE of all sums (including interest, commission, charges and expenses) and the satisfaction of all liabilities, present or future, actual or contingent (including liabilities as surety or guarantor), for which I, or may at anytime hereinafter be, indebted or liable to Maybank ATRKE on the Account or in any manner whatsoever and whether alone or jointly with any other person.

b. That the security hereby evidenced is to be a continuing security, notwithstanding any intermediate payment or settlement of accounts for the payment of the sums and the satisfaction of the liabilities mentioned above and is to be in addition and without prejudice to any other security which Maybank ATRKE may now or hereafter hold in respect thereof.

c. To maintain such margin of security over the aggregate of the sums and liabilities mentioned above as Maybank ATRKE shall from time to time notify me in writing either by the deposit of

additional collateral approved by Maybank ATRKE upon the terms set out in these Provisions or by the payment in cash of such amount as Maybank ATRKE shall require. (As applicable, the provisions on margin requirements are attached hereto in Annex "A")

d. That Maybank ATRKE shall be at liberty, at any time or times thereafter, without notice and without consent, to sell so much amount of the Investments as may be sufficient to cover my liability to Maybank ATRKE, in such manner and at such price or prices and whether on tender of cash or credit, as Maybank ATRKE may deem expedient or proper, without being responsible for loss, as well as to apply the net proceeds thereof in or towards payment of any such sum or liability as aforesaid, and that Maybank ATRKE shall be entitled to sell or dispose of the Investments or any portion thereof at the current market price to any subsidiary and/or associated companies without being in any way liable for any loss occasioned thereby and without being accountable for any subsequent profit made by such subsidiary and/or associated companies. In the event that the net proceeds of the sale shall be insufficient to cover the whole of my indebtedness and liabilities, I undertake to pay on demand any balance, which may then be due.

e. That upon the sale of the Investments or any portion thereof which Maybank ATRKE may make or purport to make under subparagraph (d) of these Provisions, statutory declaration made by any of the duly authorized officers of Maybank ATRKE that I am in default and that the power of sale has become exercisable, shall be conclusive evidence of the fact in favor of any purchaser or other persons to whom the Investments or any portion thereof may be transferred under such sale, as a separate and independent stipulation, and I shall hold Maybank ATRKE free and harmless from any and all claims, actions, liabilities or loss made by any person by reason of any defect in the title to the Investments or arising out of this Agreement.

f. That upon the request of Maybank ATRKE, I shall execute all such transfers, powers of attorney and other documents as Maybank ATRKE may require to vest the Investments or any portion thereof in Maybank ATRKE or its duly authorized agents, or to such purchasers or transferees.

g. To reimburse Maybank ATRKE on demand, and to authorize Maybank ATRKE in its sole discretion and without need for any demand to debit the Account for any and all charges, costs and expenses which may be incurred in connection with the realization of all or any of the Investments.

h. That I shall duly and promptly pay all calls which may from time to time be made in respect of any unpaid monies under any of the Investments and duly and promptly pay any other monies which I may lawfully be required to pay in respect of any of the Investments. In default thereof, Maybank ATRKE may make such payments on my behalf, and any sums so paid shall be repayable by me on demand, together with any and all interest, costs or expenses incurred as a result.

i. I am the beneficial owner of the Investments which, with all the Investments which may hereafter become subject to the terms hereof, shall be free from all liens and encumbrances and that the Investments are fully paid and that there are no monies or liabilities outstanding or payable in respect thereof. Subject to the provisions of this Agreement, I am lawfully entitled to create security over the Investments or any portion thereof, as well as all the Investments, which may hereafter become subject to the terms hereof in favor of Maybank ATRKE.

j. I will not without the prior notice of Maybank ATRKE create, attempt to create or suffer to exist any mortgage, pledge, charge, lien or any other form of encumbrance or security whatsoever on or over any or all of the Investments.

k. That for all purposes, including any legal proceedings, a certificate by any of the duly authorized officers of Maybank ATRKE as to the sums and liabilities for the time being due to, or incurred by Maybank ATRKE shall be conclusive evidence thereof against me.

l. That Maybank ATRKE may exercise and enforce such rights under these Provisions before resorting to other means of obtaining payment or securing performance and shall have the option of resorting to such other means of obtaining payment or securing performance at any time and in any manner without affecting the security herein provided and in such case, without entitling me to any benefit from such other means so long as any sum, liability or obligation remains due, owing, payable or outstanding, whether actually or contingently.

m. I irrevocably and by way of security appoint Maybank ATRKE or any of its duly authorized officers as his attorney-in-fact and in my name, place and stead to do any and all acts to prepare, complete, execute, seal, deliver and otherwise perfect any deed, contract, assurance, agreement, instrument, or memorandum, and to institute and conduct any proceedings which I may cause to execute and do under these Provisions or which Maybank ATRKE may deem necessary or prudent in order to effect or complete any sale of the Investments in order to protect, preserve or realize any or all of my rights in respect of or under the Investments, including executing any or all of the documents, acts and things set forth in subparagraph (d) hereof. Upon the request of Maybank ATRKE, I shall execute all such transfers, powers-of-attorney and other documents as may be required, necessary or proper, to vest the Investments or any portion thereof in Maybank ATRKE or such persons designated by Maybank ATRKE, or for the purpose of perfecting or preserving the rights and interests under or pursuant to these Provisions or in respect of the Investments or any of them.

n. That at such time that Maybank ATRKE shall be entitled to exercise the rights and powers referred to in subparagraph (d) hereof in respect of the Investments and at any time thereafter, Maybank ATRKE may at its sole discretion and without need for notice or consent, exercise all voting and other rights attaching to the Investments or any portion thereof. I shall procure that all voting and other rights in respect of the Investments are exercised in accordance with such instructions (if any) as may from time to time be given by Maybank ATRKE.

o. That upon any release of any of the Investments, Maybank ATRKE shall not be bound to return the identical Investments which were deposited, lodged, held or transferred and that I will accept Investments of the same class and denomination or such other Investments as shall then represent the same.

p. That these Provisions and the security hereby created shall remain in effect and binding on the me notwithstanding any merger or amalgamation that may be effected by Maybank ATRKE with any other company and notwithstanding any transfer of the whole or any part of the undertakings and assets of Maybank ATRKE to a new company or of the sale or transfer of all or any part of the undertaking and assets to another company whether the company with which Maybank ATRKE shall amalgamate or merge, or the company to which Maybank ATRKE transfers all or any part of its undertaking and assets either on a reconstruction or sale or transfer as aforesaid shall or shall not differ from Maybank ATRKE in its object, character or constitution, it being the intent that the security hereby created and the provisions herein contained shall remain valid and effectual in all aspects in favor of and with reference to, and the benefit thereof and all rights conferred upon thereby may be assigned to and enforced by, any such company and proceeded on in the same manner to all intents and purposes as if such company had been named herein instead of or in addition to Maybank ATRKE.

19. Amendment of Terms

The parties agree to be bound by any amendments to these Terms and Conditions as may be made from time to time.

20. Termination

20.1 I may terminate, without giving any reason therefor, the Account upon giving not less than three (3) Trading Days prior written notice to Maybank ATRKE and by payment of any and all monies outstanding and payable to Maybank ATRKE in respect of the Account.

20.2 Service of notice of termination by me to Maybank ATRKE shall be effective only upon the actual receipt thereof by Maybank ATRKE.

20.3 Maybank ATRKE may terminate the Account at any time without giving any reason for such termination provided prior written notice is given to me three (3) Trading Days prior to the intended date of termination of the account.

20.4 Any and all fees, expenses, costs and other charges of Maybank ATRKE accrued or incurred in connection with the Account to the effective date of termination shall be paid by me.

21. Notices

21.1 Any notice, instruction or other communications under or in connection with this Agreement may be verbal or written unless otherwise required by these Terms and Conditions or the rules and regulations of the Philippine Stock Exchange or such governmental regulatory agency having jurisdiction over Maybank ATRKE. All verbal notices, instructions or communications from me to Maybank ATRKE shall be followed by a confirmation in writing.

21.2 All communications and notices required to be in writing shall be personally delivered or transmitted by postage prepaid registered mail, electronic mail or by facsimile transmission addressed as follows:

9/F Tower One & Exchange Plaza Ayala Trinagle, Ayala Avenue Makati City, Philippines 1226

Except as otherwise specified herein, all notices shall be deemed duly given on the date of receipt, if personally delivered, and the date seven (7) days after posting, if mailed. The parties may change its address for purposes hereof by written notice to the other.

21.3 Maybank ATRKE shall have the discretion, which shall be immediately relayed to me, to act on any verbal instructions as it deems fit, whether or not such instructions have been confirmed in writing.

22. Processing/Transfer of Information

22.1 I authorize the transfer, disclosure and communication of any information relating to his Accounts, or any information thereon, or any of my properties or investments with Maybank ATR Kim Eng to any of the offices, branches, subsidiaries, affiliates, parent, agents and representatives of Maybank ATR Kim Eng and third parties selected by any of them, wherever situated, for use (including in connection with the provision of any service or product relating to my Accounts, properties or investments and for data processing and storage, customer satisfaction surveys, anti-money laundering monitoring, review and reporting, statistical, credit and risk analysis and risk management purposes). In addition to the foregoing, Maybank ATR Kim Eng and any branch, subsidiary, affiliate, parent, agent, representative or third party may transfer and disclose any such information as may be required by any law or regulation. The foregoing constitutes my written consent for any transfer, and disclosure of information relating to my Accounts, properties and investments for the purposes indicated above and under applicable laws, rules and regulations. I agree to hold Maybank ATR Kim Eng free and harmless from any liability that may arise from any transfer, disclosure or storage of information relating to my Accounts, properties or investments.

23. AMLA Reporting

23.1 I authorize Maybank ATR Kim Eng to make the necessary verifications, records, reports, submittals and other processes, as well as perform such acts for the purpose of complying with the Anti-Money Laundering Act (Republic Act No. 9160, as amended, Republic Act No.10368, Republic Act No.10168 and Republic Act No.10167), its implementing regulations, and other laws or rules regulating the Accounts and I hereby waive my rights under Republic Act No. 1405, as amended, Republic Act No. 6426 as amended, Section 55.1 of Republic Act No. 8791 (General Banking Law of 2000), Republic Act No. 10173 (Data Privacy Act) and other applicable laws or regulations in this regard.

24. U.S. Person Declaration

24.1 If I am a U.S. person, I shall identify myself as one (i.e., a citizen or lawful resident (green card holder) of the United States of America), provide my U.S. taxpayer identification number, and comply with documentation requirements per U.S. regulations. I declare under penalties of perjury that:

- a. The U.S. taxpayer identification number I indicate is true and correct; and
- b. I agree to waive any bank secrecy, privacy or data protection rights related to my Accounts, properties or investments.

25. Law and Jurisdiction

25.1 This Agreement shall be governed by and construed in accordance with the laws of the Republic of the Philippines.
25.2 I irrevocably agree that any legal action, suit or proceeding arising out of or in relation to this Agreement may be instituted, in any competent court in Makati City, and by the execution and delivery of this Agreement, I submit to and accept with regard to any such action, suit or proceeding for itself and in respect of its properties or assets, generally and unconditionally, the jurisdiction of any such court. I hereby waive any objection which it may now or hereafter have to the laying of the venue of any such action, suit or proceeding, and further waive any claim that any such action, suit or proceeding has been brought in an inconvenient forum. The foregoing, however, shall not limit or be construed to limit the rights of Maybank ATRKE to commence proceedings or to obtain execution of judgment against me in any venue or jurisdiction where my assets may be found.

I/We have read and understood the contents of the Agreement and agree to be bound by it but understand that it will not be effective until it has been accepted by Maybank ATRKE as evidenced by the signature of one of its directors in the space provided below.

Sincerely,

Printed Name / Signature

Valid ID _____

ID # _____

Printed Name / Signature

Valid ID _____

ID # _____

Printed Name / Signature

Valid ID _____

ID # _____

Accepted by:
For and in behalf of Maybank ATR Kim Eng Securities, Inc.

President / Authorized Officer

Maybank ATR Kim Eng Securities, Inc.
 Member: Philippine Stock Exchange, Inc. and SIFP
 9/F Tower One & Exchange Plaza Ayala Triangle, Ayala Avenue
 Makati City, Philippines 1226

Telephone: +63(2)625-5888 or +63(2)328-5888
 Fax: +63(2)846 26 11
 Email: support@maketrade.com.ph
 Website: www.maketrade.com.ph

MAKETRADE ADDENDUM FOR JOINT ACCOUNT

1. Joint Account.

If I/We, the undersigned, shall consist of more than one person, the obligations and liabilities shall be joint and several. Failure to state upon opening that an account is an "and" or "or" joint account, shall be construed to mean a joint "or" account.

Each party to a joint "or" account is a principal, with joint and several liability and is privileged to operate same separately and independently of the other and to withdraw all funds, assets and securities unless otherwise specified in writing by the parties to such joint and several account.

Each party to a joint and several "or" account hereby grants authority to the other party to transact, endorse and accept on behalf of each other, money, securities and other assets of every kind, which are originally in the sole name of one party, and after which shall become common fund of such joint and several account.

a. All money, securities, and other assets of every kind payable or deliverable under joint account may in the event of death be paid or delivered to the survivor (as joint tenant) and it is hereby authorized that same be so paid, or the survivor may transfer the account to himself/herself, upon his/her own signature and the production of a written notice and properly certified death certificate of the deceased party.

b. Any joint owner without right of survivorship account as specified agrees that, upon the death or disability of either party, the survivor shall immediately provide written notice of such event to you within twenty-four (24) hours. All transactions thereafter affecting a non-survivorship account must be at the joint discretion and upon the joint signatures of the legal representative of the affected party and the survivor. You shall not be liable for transfers, payments or other transactions that occur in my account prior to receipt of such written notice. You shall be held harmless and free from any liability by reason of your compliance with any notice or direction mentioned in this paragraph.

Maybank ATRKE has disclosed and I/we, the undersigned fully understand and agree that currently Maybank ATRKE can accept only one logon credential consisting of a username, password and trading pin for this Account. Such logon credential shall be used by only one of the joint holders of this account (or "designee").

I/We understand and agree that if I/we hold this Account jointly with (an)other individual(s) under an "and" arrangement, it is inferred that instructions, and orders made using the username, password and trading pin for this Account as having the consent and conformity of all joint account holders. However, the instruction, signature and written conformity of all joint account holders are required before Maybank ATRKE can act upon any request such as but not limited to broker-aided transactions (other than order execution), or changes in account information. The death of any one of us shall have the same effect as stated in paragraph (b) above.

2. Waiver of Individual Access

I/We, the undersigned, parties (or "joint account holders") to a MakeTrade joint account, hereby designate _____ as the primary account holder (or "designee"), having the full authority to create/assign a username, password and trading pin (hereinafter collectively referred to as "logon credentials") which shall be used by said designee to gain access to the MakeTrade online trading facility. We understand that the instructions, and/or orders made or posted and/or executed using the logon credentials corresponding to this Account as having the full consent, authority and conformity of all joint account holders.

I/We understand that the MakeTrade online trading facility is currently unable to create, maintain and/or accept multiple logon credentials for each MakeTrade Account. I/We therefore agree that by signing below, I/we hereby waive my/our rights as joint account holder(s) for each one to have a unique set of logon credentials in order to access our MakeTrade online trading account until such time multiple logon credentials may be allowed. In the event that the designee is unable to access the MakeTrade online trading facility for whatever reason, each one of us as party to the joint account may directly contact the MakeTrade Team to execute in my/our behalf a trade-related broker-aided transaction.

Notwithstanding the foregoing, the rights and responsibilities of each party to a joint account remain as stated in the ADDENDUM FOR JOINT ACCOUNTS.

Sincerely,

 Printed Name / Signature

Valid ID _____

ID # _____

 Printed Name / Signature

Valid ID _____

ID # _____

 Printed Name / Signature

Valid ID _____

ID # _____

Accepted by:
 For and in behalf of Maybank ATR Kim Eng Securities, Inc.

 President / EVP Operations

MAYBANK GROUP PRIVACY POLICY

1. Introduction

This Privacy Statement outlines how the Maybank Group collects, uses, maintains and discloses your personal data in respect of commercial transactions and how the Maybank Group safeguards your personal data in accordance with the Personal Data Protection Act 2010 (Malaysia) and the Philippine Data Privacy Act of 2012 (“the Acts”).

Maybank Group in this statement refers to Malayan Banking Berhad (“Maybank”), its branches in Malaysia and in other countries as well as its local and overseas subsidiaries including Maybank ATR Kim Eng.

2. Your consent is important

When you request information or sign up for our products and services, you may provide Maybank Group with your personal data. In doing so, you consent to its use by Maybank Group in accordance with this Privacy Statement and the Acts.

We may collect your sensitive personal data (including, data relating to your physical or mental health, the commission or alleged commission of offences etc.) if you apply for certain products such as health / life insurance or housing loans, which require you to disclose such personal data to us.

We will only use your sensitive personal data to provide the service(s) you signed up for. If we collect your sensitive personal data, we will ask for your express consent.

You have the choice, at any time, not to provide your personal data or to revoke your consent to the Maybank Group processing of your personal data.

However, failure to provide such personal data or revocation of your consent to process personal data provided may result in Maybank Group being unable to provide you with effective and continuous quality products and services.

3. What types of personal data do we collect?

The types of personal data we collect may include, but is not limited to your name, address, other contact details, age, occupation, marital status, financial information such as your income, personal identifier including your identity card, passport or income tax particulars place of birth, credit history and your transaction history.

4. How do we collect your personal data?

We obtain your personal data in various ways, such as:

- when you sign up for or use one of the many services we provide or when you register an account at any Maybank Group websites.
- when you contact any of the Maybank Group companies through various methods such as application forms, emails and letters, telephone calls and conversations you have with our staff in a branch. If you contact us or we contact you using telephone, we may monitor or record the phone call for quality assurance, training and security purposes.
- we may also obtain your personal data when you participate in customer surveys or when you sign up for any of our competitions or promotions.
- when we obtain any data and information from credit reference agencies, regulatory and enforcement agencies and/or that which is available in the public domain.

Personal data we collect from our websites:

IP Address

An IP address is a number that is automatically assigned to your computer when you signed up with an Internet Service Provider. When you visit our website, your IP address is automatically logged in our server. We use your IP address to help diagnose problems with our server, and to administer our website. From your IP address, we may identify the general geographic area from which you are accessing our website. Generally we do not link your IP address to anything that can enable us to identify you unless it is required by law and regulation.

Information on Cookies

A cookie is an element of data that a website can send to your browser, which may then store it on your system. We use cookies in some of our pages to store visitors' preferences and record session information. The information that we collect is then used to ensure a more personalised service level for our users. You can adjust settings on your browser so that you will be notified when you receive a cookie. Please refer to your browser documentation to check if cookies have been enabled on your computer or to request not to receive cookies.

5. What is the purpose of processing your personal data?

We may process your personal data to provide you the financial services you have requested, evaluate your financial needs and to continue performing the contractual obligations entered into between the Maybank Group and you. We may also process your personal data for internal functions such as evaluating the effectiveness of marketing, market research, statistical analysis and modelling, reporting, audit and risk management and to prevent fraud. In addition, we may also use your personal data for the fulfilment of any regulatory requirements.

From time to time, we may share your personal data with other companies within the Maybank Group, its agents, strategic partners and other third parties (“other entities”) as the Maybank Group deems fit and you may receive marketing communication from us or from these other entities about products and services that may be of interest to you. If you no longer wish to receive these marketing communications, please notify us and we will stop processing and sharing your personal data with these other entities for the purpose of sending you marketing communications.

If you would like to withdraw consent for marketing or promotional materials, you may contact us using the contact details found below. Please be aware that once we receive confirmation that you wish to withdraw your consent for marketing or promotional materials, it may take up to seven (7) days for your withdrawal to be reflected in our systems. Therefore, you may still receive marketing or promotional materials during this period of time.

We may collect your sensitive personal data when you apply for any of the insurance products we offer. We use your sensitive personal data to assess your application and to provide you with the products or services you have signed up for.

6. To whom do we disclose your personal data?

Your personal data held by us shall be kept confidential. However, in order to provide you with effective and quality services and to comply with any legal and regulatory requirements, we may need to disclose your personal data to:

- Other entities within the Maybank Group.
- Credit reference agencies when you apply for any of our credit-based products such as personal loan, credit card, mortgage, etc.
- Our authorised agents and service providers with whom we have contractual agreements for some of our functions, services and activities.
- Enforcement regulatory and governmental agencies as permitted or required by law.

The disclosure of your data may involve the transfer of your personal data to places outside of Malaysia, and by providing us your personal data you agree to such a transfer where it is required to provide you the services you have requested, and for the performance of any contractual obligations you have with the Maybank Group.

7. How do we protect your data?

The security of your personal data is our priority. Maybank Group takes all physical, technical and organisational measures needed to ensure the security and confidentiality of personal data. If we disclose any of your personal data to our authorised agents or service providers, we will require them to appropriately safeguard the personal data provided to them.

8. How long may we retain your personal data?

We will only retain your personal data for as long as necessary to fulfil the purpose(s) for which it was collected or to comply with legal, regulatory and internal requirements.

9. Changes to this Privacy Statement

Please note that we may update this Privacy Statement from time to time. If there are material changes to this Privacy Statement, we will notify you by posting a notice of such changes on our website or by sending you a notification directly. Do periodically review this Privacy Statement to stay informed on how we are protecting your information.

This Privacy Statement was last updated in November 5, 2013.

10. How can you access / correct / update your personal data?

We are committed to ensure that the personal data we hold about you is accurate and up-to-date. If there are any changes to your personal data or if you believe that the personal data we have about you is inaccurate or incomplete, please contact us so that we may take steps to update your personal data.

You have the right to access your personal data. If you would like to request access to your personal data, please contact us. Please note that depending on the information requested we may charge a small fee. We may also take steps to verify your identity before fulfilling your request for access to your personal data.

11. How may you contact us?

If you need to contact us, you may visit any of our branches, call our Customer Care hotline at +63(2)62 55 888, or visit us at www.maketrade.com.ph

For corporate customers, you may contact your relationship manager directly. We provide the Privacy Statement only in English.

If you are a customer of the Maybank Group, we may set out the details of the personal data we collect and how we use it in the terms and conditions of the product or service which you hold. In case there is a discrepancy between this Privacy Statement and the terms and conditions of your specific product or service, the terms and conditions of your specific product or service will take precedence.

----- End of Privacy Statement -----

Consent

From time to time, we may also use your personal data to provide you with information about our products, services and promotions that may be of interest to you. Your consent is required in order for us to disclose, share and process your information / data with the other entities.

- Yes, I / we expressly agree to Maybank Group to process my / our personal data for purposes of promoting and marketing the financial products.
- No, I / we expressly do not agree to Maybank Group to process my / our personal data for marketing purposes.

Printed Name / Signature
Date: _____
Valid ID _____
ID # _____

Printed Name / Signature
Date: _____
Valid ID _____
ID # _____

Printed Name / Signature
Date: _____
Valid ID _____
ID # _____

Maybank ATR Kim Eng Securities, Inc.
 Member: Philippine Stock Exchange, Inc. and SIPP
 9/F Tower One & Exchange Plaza Ayala Triangle, Ayala Avenue
 Makati City, Philippines 1226

Telephone: +63(2)625-5888 or +63(2)328-5888
 Fax: +63(2)846 26 11
 Email: support@maketrade.com.ph
 Website: www.maketrade.com.ph

MAKETRADE FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

Please complete in BLOCK LETTERS

INFORMATION	PRIMARY ACCOUNT HOLDER	SECONDARY ACCOUNT HOLDER
Last Name		
First Name		
Middle Name		
Country of Birth		

INFORMATION (Please Check "Yes or No" for each of the following questions:)	PRIMARY ACCOUNT HOLDER	SECONDARY ACCOUNT HOLDER
1. Are you a U.S. Citizen?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
2. Do you hold a U.S Permanent Resident Card (Green Card) ?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
3. Are you a U.S Resident?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
4. If you (for individual accounts) or all accountholders (for joint accounts) have responded "No" to the questions above, then please tick the box "Non-U.S. Person":	<input type="checkbox"/> Non-U.S. Person	<input type="checkbox"/> Non-U.S. Person

* The term U.S. person or United States person means a person described in section 7701(a)(30) of the Internal Revenue Code:

The term "United States person" means:

- (A) a citizen or resident of the United States
- (B) a United States partnership
- (C) a United States corporation
- (D) any estate (other than an estate the income of which, from sources without the United States which is not effectively connected with the conduct of a trade or business within the United States, is not includible in gross income under the Internal Revenue Code), and
- (E) any trust if:
 - (i) a court within the United States is able to exercise primary supervision over the administration of the trust, and
 - (ii) one or more United States persons have the authority to control all substantial decisions of the trust.

DECLARATION:

I represent and declare that the information provided above is true, accurate and complete. I understand that the term "U.S. person" means any citizen or resident of the United States.

I hereby consent for Malayan Banking Berhad or any of its affiliates, including branches (collectively "the Bank") to report my information to regulatory authorities in accordance with the requirements of Foreign Account Tax Compliance Act as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.

I hereby consent that the Bank may withhold from my account(s) such amounts in accordance with the requirements of Foreign Account Tax Compliance Act as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.

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.

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.

Signature: _____

Date: _____

Signature: _____

Date: _____

Signature: _____

Date: _____

Maybank ATR Kim Eng Securities, Inc.
 Member: Philippine Stock Exchange, Inc. and SIPP
 9/F Tower One & Exchange Plaza Ayala Triangle, Ayala Avenue
 Makati City, Philippines 1226

Telephone: +63(2)625-5888 or +63(2)328-5888
 Fax: +63(2)846 26 11
 Email: support@maketrade.com.ph
 Website: www.maketrade.com.ph

MAKETRADE FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

FOR OFFICE USE ONLY

Section A

To be filled by Relationship Manager. Questions below shall be considered in conjunction with all documents & forms collected from customers (including this form).
 NOTE: All parties named in any joint account shall be considered when answering these questions.

U.S. Indicia Status	YES / NO
1. Have the account holder (s) provided any indication that the account holder (s) are U.S. citizen or resident?	<input type="checkbox"/> YES <input type="checkbox"/> NO
2. Have the account holder (s) provided a U.S. place of birth?	<input type="checkbox"/> YES <input type="checkbox"/> NO
3. Have the account holder (s) provided a U.S. address (including P.O. Box)?	<input type="checkbox"/> YES <input type="checkbox"/> NO
4. Have the account holder (s) provided only a U.S. telephone number?	<input type="checkbox"/> YES <input type="checkbox"/> NO
5. Have the account holder (s) provided any standing instructions to transfer funds to an account maintained in the U.S.?	<input type="checkbox"/> YES <input type="checkbox"/> NO
6. Have the account holder (s) provided a U.S. telephone number and a non U.S. telephone number?	<input type="checkbox"/> YES <input type="checkbox"/> NO
7. Have the account holder (s) granted Power of Attorney with a U.S. address?	<input type="checkbox"/> YES <input type="checkbox"/> NO
8. Have the account holder (s) provided only a "hold mail" or "in case of" address, that is the sole address for this account?	<input type="checkbox"/> YES <input type="checkbox"/> NO

Additional Requirements

- If you answered "YES" to questions 1, 3-8 : (1) Form W-9 or (2) Appropriate documentation* and (3) Form W-8BEN
- If you answered "YES" to question 2: 1) Form W-9 or (2) Certificate of Loss of Nationality ** and (3) Appropriate documentation* and (4) Form W-8BEN

Guidelines

- Where all questions above are answered as no, "appropriate documentation as below should still be obtained.
- * "Appropriate documentation" refers to documentation to establish the person (s) foreign status. The documentation must contain a
 - Certificate of residence (issue by tax officials)
 - Government identification document (such as identification card)
- **Customer can also provide alternative documentation such as withholding certificate, a form of documentary evidence described in [§ .1471 - 3 (c)(5)(B) - FATCA Regulation] evidencing citizenship in a country other than the United States, and a reasonable written explanation of the account holder's renunciation of U.S. citizenship at birth in order to establish the account holder's Status as a foreign person.
- If the permanent address listed on the "appropriate documentation" obtained differs from the address provided in the application form, ensure that the "appropriate documentation" indicates the country in which the account holder (s) is a citizen or resident.
- In the absence of such documentation, relationship manager should obtain form W-8BEN from account holder (s).
- W-BEN form should not contain a permanent residence address in the U.S. to conclude a customer's status as "Non-U.S."

Section B

Bank's assessment of customer(s)' FATCA classification: Customer is:

- | | | |
|--|---|--|
| <input type="checkbox"/> Non U.S. Person | <input type="checkbox"/> Recalcitrant customer with U.S. Indicia | <input type="checkbox"/> Recalcitrant customer that is U.S. person |
| <input type="checkbox"/> Specified U.S. Person | <input type="checkbox"/> Recalcitrant customer without U.S. Indicia | <input type="checkbox"/> Recalcitrant customer that is dormant account |
| | <input type="checkbox"/> Recalcitrant customer that are passive NFFEs | |

DECLARATION AND ACKNOWLEDGEMENT

I declare that : the required account opening checks have been performed for the customer (s) listed above; and that the information provided is true, correct and updated.

MATRKE Employee Name and Employee ID:

MATRKE Employee Signature:

Date: