

APPENDIX

1) Generic Revisions in Investment Agreement, Pricing Supplement and Risk Disclosure Statement.

No	Provision	Existing Provision	New/Revised Provision
1.	Warning Statement	THIS STRUCTURED PRODUCT INVESTMENT IS NOT <i>INSURED</i> BY PERBADANAN INSURANS DEPOSIT MALAYSIA	THIS STRUCTURED PRODUCT INVESTMENT IS NOT <i>PROTECTED</i> BY PERBADANAN INSURANS DEPOSIT MALAYSIA
2.	Contact Details	<p>If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to <i>Securities Industry Dispute Resolution Center (SIDREC)</i>:</p> <p>(a) via phone to : 03 - 2282 2280 (b) via phone to : 03 - 2282 3855 (c) via e-mail to : info@sidrec.com.my (d) via letter to : <i>Securities Industry Dispute Resolution Center (SIDREC) Unit A-9-1, Level 9, Tower A Menara UOA Bangsar No 5, Jalan Bangsar Utama 1 59000 Kuala Lumpur</i></p>	<p>If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to <i>FMOS</i>:</p> <p>(a) via phone to : 03 2272 2811 (b) via website : www.fmos.org.my (c) via letter or in person at : <i>Level 14 Main Block Menara Takaful Malaysia No.4 Jalan Sultan Sulaiman, 50000 Kuala Lumpur</i></p>
3.	Additional Notice – Paragraph 3 and Paragraph 4	<p><u>Paragraph 3</u></p> <p>Where Investor suffers monetary loss in the above circumstances, <i>Investor may lodge a complaint with the complaints handling unit of the Bank. Investor who is not satisfied with the decision of the Bank may refer his/her case to the Securities Industry Dispute Resolution Center within 180 days of receiving a final decision from the Bank.</i></p> <p><u>Paragraph 4</u></p> <p><i>In the event of any inconsistency, conflict, ambiguity or discrepancy between the English text or any other version of the Product Highlights Sheet, the Investment Agreement, this Pricing Supplement and/or the Risk Disclosure Statement (collectively, the “Agreements”), the English version shall prevail. Notwithstanding the aforementioned where request is made by the Investor for the Bahasa Malaysia version of the relevant Agreements herein, the Bank shall provide</i></p>	<p><u>Paragraph 3</u></p> <p><i>Where investors suffer monetary loss in the above circumstances, investors may lodge a complaint with the complaints handling unit of the Issuer. Investors who are not satisfied with the decision of the Issuer may refer his/her case to the Financial Markets Ombudsman Service (“FMOS”) within 6 months of receiving a final decision from the Issuer. Where investors do not receive any response from the Issuer within 60 days from the date the complaint was lodged with the Issuer, the investors may submit a dispute directly with FMOS.</i></p> <p><u>Paragraph 4</u></p> <p><i>Where request is made by the Investor for the Bahasa Malaysia version of the relevant Product Highlights Sheet, the Investment Agreement, this Pricing Supplement and/or this Risk Disclosure Statement (collectively, the “Documents”), the Issuer shall provide the same and allow the Investor to have the Bahasa Malaysia version and such version in Bahasa Malaysia shall</i></p>

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		<i>the same and allow the Investor to complete the relevant forms and sign the Agreements relating to this Investment in the Bahasa Malaysia version and such version in Bahasa Malaysia signed by the Investor shall form the basis of the contract between the Bank and the Investor relating to this Investment.</i>	<i>form the whole of all the terms of the Investment.</i>
4.	Important Notice (Applicable to: Pricing Supplement, Risk Disclosure Statement)	Investor should note that there is no Prospectus for this Investment. Investor must read and understand the Risk Disclosure Statement, Warning and Statement of Disclaimer, if any, as contained in this document for this Investment before deciding to invest. Investor may seek clarification from the Issuer should they require additional information about the Investment. All information in this document has been prepared on the basis of information believed to be correct at the time this document was prepared and lodged by the Issuer with SC. Investor should seek independent financial or professional advice before making any decision to invest in the Investment. The contents of this document are not to be taken as legal, investment, tax or other advice, nor is it a solicitation or recommendation to engage in any specific transaction. The reference asset is used to calculate the returns on this Investment. However, this Investment is not a direct investment in the reference asset or any of its components	Investor should note that there is no Prospectus for this Investment. Investor must read and understand the Risk Disclosure Statement, Warning and Statement of Disclaimer, if any, as contained in this document for this Investment before deciding to invest. Investor may seek clarification from the Issuer should they require additional information about the Investment. All information in this document has been prepared on the basis of information believed to be correct at the time this document was prepared and lodged by the Issuer with SC. Investor should seek independent financial or professional advice before making any decision to invest in the Investment. The contents of this document are not to be taken as legal, investment, tax or other advice, nor is it a solicitation or recommendation to engage in any specific transaction. <i>Nothing herein shall obligate the Issuer to accept the Investor's subscription. The Issuer may accept or reject the Investor's subscription of the Investment at its absolute discretion.</i> The reference asset is used to calculate the returns on this Investment. However, this Investment is not a direct investment in the reference asset or any of its components
4.	Issuance Programme (Applicable to: Pricing Supplement, Risk Disclosure Statement)	-	This [<i>Pricing Supplement / Risk Disclosure Statement</i>], relates to the issuance of the Investment which is a debenture pursuant to a structured product programme lodged with Securities Commission in accordance with Securities Commission's Guidelines on Unlisted Capital Market Products Under The Lodge and Launch Framework under Section 212 of the Capital Market Services Act

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			2007 (formerly Section 32 of the Securities Commission Act 1993).

2) Revisions Specific to the Investment Agreement (All Equity-Linked Investments)

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1.	Disclosure Documents	<p>means any document which includes but without limitation to this Agreement, the relevant Pricing Supplement, the template copy of the Trade Confirmation and an example of a duly filled up Trade Confirmation which are set out as Appendix I and Appendix II of the Pricing Supplement, the relevant Risk Disclosure Statement and any other document that contains any of the following information:</p> <p>(a) information that explains the key characteristics of the Investment; or</p> <p>(b) information that explains the nature of the obligations assumed by the Issuer and the Investor with regard to the Investment; or</p> <p>(c) information which set outs the risks associated with the Investment; or</p> <p>(d) details of the essential terms of the unlisted capital market product.</p> <p>For the avoidance of doubt, the Disclosure Documents does not include a product highlights sheet.</p>	<p>means any document which includes but without limitation to this Agreement, <i>the relevant Pricing Supplement, the template copy of the Trade Confirmation which is set out as Appendix I</i> of the Pricing Supplement, the relevant Risk Disclosure Statement and any other document that contains any of the following information:</p> <p>(a) information that explains the key characteristics of the Investment; or</p> <p>(b) information that explains the nature of the obligations assumed by the Issuer and the Investor with regard to the Investment; or</p> <p>(c) information which set outs the risks associated with the Investment; or</p> <p>(d) details of the essential terms of the unlisted capital market product.</p> <p>For the avoidance of doubt, the Disclosure Documents does not include a product highlights sheet.</p>
2.	"Deposit Agreement"	-	means the agreements or other instruments constituting such Share Depository Receipts, as amended or supplemented from time to time.
3.	"Exchange Traded Fund ("ETF") /Investment Trust ("IT")"	-	means the exchange traded fund or investment trust (which includes real estate investment trust) as set out in each Trade Confirmation.

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4.	"ETF/IT Cross-Contamination"	-	means a failure by the Exchange Traded Fund/Investment Trust to segregate assets effectively between different classes, series or sub-funds, which the Calculation Agent reasonably determines that it has a material effect on the Exchange Traded Fund/Investment Trust and will be for more than a short period of time and/or will not be of a temporary nature.
5.	"ETF/IT Currency Change"	-	means that the net asset value of the Exchange Traded Fund/Investment Trust is quoted in a different currency to that quoted on the Trade Date.
6.	"ETF/IT Documents"	-	means the constitutive and governing documents, subscription agreements and other related agreements of the Exchange Traded Fund/Investment Trust that set out its terms and conditions, as amended from time to time.
7.	"ETF/IT Extraordinary Event"	-	means any one or more of the following: (a) ETF/IT Cross – Contamination; (b) ETF/IT Currency Change; (c) ETF/IT Manager Resignation Event; (d) ETF/IT Modification; (e) ETF/IT NAV Publication Suspension Event; (f) ETF/IT Reclassification; (g) ETF/IT Redemption or Subscription Event; (h) ETF/IT Regulatory Action; (i) ETF/IT Reporting Event (j) ETF/IT Strategy Breach; and/or (k) ETF/IT Termination.
8.	"ETF/IT Manager"	-	means any person appointed in the role of discretionary investment manager or non-discretionary investment adviser (including a non-discretionary investment adviser to a discretionary investment manager or to another non-discretionary investment adviser) for such Exchange Traded Fund/Investment Trust, and any other key individual or entity involved with or having supervisory or management powers over such Exchange Traded Fund/Investment Trust.

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9.	"ETF/IT Manager Resignation Event"	-	means the resignation. Termination or replacement of the ETF/IT Manager of the Exchange Traded Fund/Investment Trust.
10.	"ETF/IT Modification"	-	means in respect of the Exchange Traded Fund/Investment Trust, any change or modification of the ETF/IT Documents that could reasonably be expected to affect the value of each share or unit of the Reference Asset or the rights or remedies of any holders thereof (in each case, as determined by the Calculation Agent), the mandate, risk profile or investment guidelines or objectives of the ETF/IT compared to those in effect on the Trade Date.
11.	"ETF/IT NAV Publication Suspension Event"	-	means in respect of the Exchange Traded Fund/Investment Trust, the Calculation Agent determines that the ETF/IT Manager, or any other entity who has been delegated the responsibility of publishing the net asset value ("NAV") of each share or unit of the Reference Asset, fails to or does not publish, the NAV of each share or unit of the Reference Asset. This failure, which is determined by the Calculation Agent, has a material effect on the Investment.
12.	"ETF/IT Regulatory Action"	-	<p>means, in respect of the Exchange Traded Fund/Investment Trust, any one of the following events:</p> <p>(a) Cancellation, suspension, revocation of the registration or approval of the Exchange Traded Fund/Investment Trust, by any governmental, legal or regulatory authority;</p> <p>(b) Any change in the legal, tax, accounting or regulatory treatment of the Exchange Traded Fund/Investment Trust or its ETF/IT Manager that is reasonably likely to have an adverse impact on the value of the shares or units of the Exchange Traded Fund / Investment Trust or on investors thereof (in each case, as determined by the Calculation Agent);</p> <p>(c) the Exchange Traded Fund/Investment Trust or any of its</p>

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			<p>ETF/IT Manager or administrator becoming subject to any investigation, proceeding or litigation by any relevant governmental, legal or regulatory authority involving any activities relating to or resulting from the operation of the Exchange Traded Fund/Investment Trust, ETF/IT Manager or administrator. This includes, without limitation, any future, announced or implemented material change to any one or more exemption orders, no action letters or interpretative guidance of the U.S. Securities and Exchange Commission (the "SEC"), including guidance issued by the SEC's staff, relating to the Exchange Traded Fund/Investment Trust or to exchange traded funds generally that affects holders of the shares or units of Exchange Traded Fund / Investment Trust, whether occurring through action of the SEC or otherwise, including as a result of a court order or executive order, reasonably likely to have an adverse impact on the value of the shares or units of the Exchange Traded Fund/Investment Trust or on any investor therein, or the operation of the Exchange Traded Fund/Investment Trust in accordance with the terms of the ETF/IT Documents (in each case, as determined by the Calculation Agent).</p> <p>(d) the issuance of orders from any governmental. Legal or regulatory authorities to suspend the redemption obligations of the Exchange Traded Fund / Investment Trust, to freeze assets of the Exchange Traded Fund / Investment Trust or take any other action that is reasonably likely to have an adverse impact on the value of the shares or units of the Exchange Traded Fund / Investment Trust or on any investors thereof (in each case, as determined by the Calculation Agent).</p>

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13.	"ETF/IT Reclassification"	-	means (a) the reclassification of the shares or units of the Exchange Traded Fund/Investment Trust or (b) the acquisition of the Exchange Traded Fund/Investment Trust by, or the aggregation of the Exchange Traded Fund/Investment Trust into, another fund whose mandate, risk-profile and/or benchmarks the Calculation Agent determines to be different from the mandate, risk-profile and/or benchmark of the Exchange Traded Fund/Investment Trust as of the Trade Date.
14.	"ETF/IT Redemption or Subscription Event"	-	means (a) the suspension of transfers of any shares or units of the Exchange Traded Fund/Investment Trust, (b) the introduction of a mandatory redemption or partial redemption of the shares or units of the Exchange Traded Fund/Investment Trust by authorized participants or market makers, (c) the non-execution of any creation, subscription or redemption order in respect of the shares or units of the Exchange Traded Fund/Investment Trust, or (d) the introduction or proposed introduction of subscription or redemption fees with respect to the shares or units of the Exchange Traded Fund/Investment Trust in excess of those in effect as of the Trade Date (or any proposal for the foregoing occurs).
15.	"ETF/IT Reporting Event"	-	means the occurrence of any event affecting the Exchange Traded Fund/Investment Trust that, in the determination of the Calculation Agent, would make it impossible or impracticable for the Calculation Agent to determine the net asset value of the Exchange Traded Fund/Investment Trust, and such event continues for at

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			least five (5) consecutive Exchange Business Days.
16.	"ETF/IT Strategy Breach"	-	means, in respect of the Exchange Traded Fund/Investment Trust, any breach or violation, intentional or otherwise, of any strategy or investment guidelines stated in its ETF/IT Documents that is reasonably likely to affect the value of the shares or units of the Exchange Traded Fund/Investment Trust or the rights or remedies of any holders thereof (in each case, as determined by the Calculation Agent).
17.	"ETF/IT Termination"	-	means the cessation or unwinding, by the ETF/IT Manager, of the legal structure that created the Exchange Traded Fund/Investment Trust.
18.	"Extraordinary Event"	means a Merger Event, Tender Offer, Nationalisation, Insolvency, Insolvency Filing, Delisting, Change in Law, Hedging Disruptions and Increased Cost of Hedging	means a Merger Event, Tender Offer, Nationalisation, Insolvency, Insolvency Filing, Delisting, Change in Law, Hedging Disruptions, Increased Cost of Hedging, <i>Share Depository Receipts Termination Event, ETF/IT Extraordinary Event and/or LP Extraordinary Event.</i>
19.	"Insolvency Filing"	means that the Underlying Company, institutes or has instituted against it by a regulator, supervisor or any similar official with primary insolvency, rehabilitative or regulatory jurisdiction over it in the jurisdiction of its incorporation or organization or the jurisdiction of its head or home office, or it consents to a proceeding seeking a judgment of insolvency or bankruptcy or any other relief under any bankruptcy or insolvency law or other similar law affecting creditors' rights, or a petition is presented for its winding-up or liquidation by it or such regulator, supervisor or similar official or it consents to such a petition, provided that proceedings instituted or petitions presented by creditors and not consented to by the Underlying	means that the Underlying Company, <i>or in the case of ETF/IT, its management company or trustee,</i> institutes or has instituted against it by a regulator, supervisor or any similar official with primary insolvency, rehabilitative or regulatory jurisdiction over it in the jurisdiction of its incorporation or organization or the jurisdiction of its head or home office, or it consents to a proceeding seeking a judgment of insolvency or bankruptcy or any other relief under any bankruptcy or insolvency law or other similar law affecting creditors' rights, or a petition is presented for its winding-up or liquidation by it or such regulator, supervisor or similar official or it consents to such a petition, provided that proceedings instituted or petitions presented by creditors and not

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		Company shall not be deemed an Insolvency Filing.	consented to by the Underlying Company (or <i>ETF/IT Manager</i>) shall not be deemed an Insolvency Filing.
20.	"Limited Partnership ("LP")"	-	has the meaning as ascribed thereto in the Trade Confirmation.
21.	"LP Agreement"	-	means the agreements governing the business activities of the Limited Partnership and specifying the rights of the holders of limited partner units, which may be amended from time to time.
22.	"LP Agreement Amendment"	-	means any amendment or supplement to the terms of the LP Agreement that the Calculation Agent reasonably determines that is likely to affect the value of the Limited Partnership units or the rights or remedies of the unit holders.
23.	"LP Agreement Breach"	-	means any breach or violation to the terms of the LP Agreement that the Calculation Agent reasonably determines that is likely to affect the value of the Limited Partnership units or the rights or remedies of the unit holders.
24.	"LP Conversion"	-	means the conversion of the LP into a corporation or any other legal form.
25.	"LP Disposition of Assets"	-	means that the LP disposes of all or substantially all of the assets of the LP in a single transaction or series of transactions, including by way of merger, consolidation or any other combination.
26.	"LP Extraordinary Event"	-	means any of LP Agreement Amendment, LP Agreement Breach, LP Conversion, LP Disposition of Assets, Managing Partner Call or Managing Partner Withdrawal.
27.	"Managing Partner"	-	means the managing partner, general partner or any other person or entity authorized under the LP Agreement to carry out the purposes of the Limited Partnership and conduct its business.
28.	"Managing Partner Call"	-	means the Managing Partner (or any other person or entity) exercising the right to acquire the outstanding limited

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			partner interests in the Limited Partnership.
29.	"Managing Partner Withdrawal"	-	means the withdrawal, resignation, termination, or replacement of its Managing Partner, or an event which the Calculation Agent reasonably determines that it has an analogous effect on the Limited Partnership as the withdrawal, resignation, termination, or replacement of its Managing Partner.
30.	"Potential Adjustment Event"	<p>means any of the following:</p> <p>(a) a subdivision, consolidation or reclassification of the relevant Reference Asset (unless resulting in a Merger Event) or a free distribution or dividend of any such Reference Asset to existing holders by way of bonus, capitalisation or similar issue; or</p> <p>(b) a distribution, issue or dividend to existing holders of the relevant Reference Asset of:</p> <p>(i) such Reference Asset; or</p> <p>(ii) other share capital or securities granting the right to payment of dividends and/or proceeds of liquidation of the Underlying Company equally or proportionately with such payments to holders of such Reference Asset; or</p> <p>(iii) share capital or other securities of another underlying company acquired or owned by (directly or indirectly) by the Underlying Company as a result of a spin-off or other similar transaction, or</p> <p>(iv) any other type of securities, rights or warrants or other assets,</p> <p>in any case for payment (cash or other consideration) at less than the prevailing market price as determined by the Calculation Agent at its sole and absolute discretion; or</p>	<p>means any of the following:</p> <p>(a) a subdivision, consolidation or reclassification of the relevant Reference Asset (unless resulting in a Merger Event) or a free distribution or dividend of any such Reference Asset to existing holders by way of bonus, capitalisation or similar issue; or</p> <p>(b) a distribution, issue or dividend to existing holders of the relevant Reference Asset of:</p> <p>(i) such Reference Asset; or</p> <p>(ii) other share capital or securities granting the right to payment of dividends and/or proceeds of liquidation of the Underlying Company <i>or Share Deposit Receipts Issuer, as appropriate</i>, equally or proportionately with such payments to holders of such Reference Asset; or</p> <p>(iii) share capital or other securities of another underlying company acquired or owned by (directly or indirectly) by the Underlying Company <i>or Share Deposit Receipts Issuer, as appropriate</i>, as a result of a spin-off or other similar transaction, or</p> <p>(iv) any other type of securities, rights or warrants or other assets,</p> <p>in any case for payment (cash or other consideration) at less than the prevailing market price as</p>

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		<p>(c) a call by the Underlying Company in respect of the relevant Reference Asset that are not fully paid; or</p> <p>(d) a repurchase by the Underlying Company or any of its subsidiaries of relevant Reference Asset whether out of profits or capital and whether the consideration for such repurchase is cash, securities or otherwise; or</p> <p>(e) in respect of the Underlying Company an event that results in any shareholder rights being distributed or becoming separated from the reference asset of common stock or other reference asset of the capital stock of the Underlying Company or ETF/IT Manager, under a shareholder rights plan or arrangement directed against hostile takeovers that provides for a distribution of preferred stock, warrants, debt instruments or stock rights at a price below their market value, as determined by the Calculation Agent, provided that any adjustment effected as a result of that event shall be readjusted upon any redemption of such rights; or</p> <p>(f) any other event that the Calculation Agent determines would have a dilutive or concentrative effect on the theoretical value of the relevant Reference Asset.; or</p> <p>For the avoidance of doubt, "dividend" herein does not include an ordinary or regular cash dividend declared by an Underlying Company or an interim or final dividend but refers to and include (without limitation) special dividend, dividend-in-specie, capital repayment or capital distribution.</p>	<p>determined by the Calculation Agent at its sole and absolute discretion; or</p> <p>(c) a call by the Underlying Company <i>or Share Deposit Receipts Issuer</i> in respect of the relevant Reference Asset that are not fully paid; or</p> <p>(d) a repurchase by the Underlying Company <i>or Share Deposit Receipts Issuer, as appropriate</i>, or any of its subsidiaries of relevant Reference Asset whether out of profits or capital and whether the consideration for such repurchase is cash, securities or otherwise; or</p> <p>(e) in respect of the Underlying Company <i>or ETF/IT Manager or Share Deposit Receipts Issuer, as appropriate</i>, an event that results in any shareholder rights being distributed or becoming separated from the reference asset of common stock or other reference asset of the capital stock of the Underlying Company or ETF/IT Manager <i>or Share Deposit Receipts Issuer, as appropriate</i>, under a shareholder rights plan or arrangement directed against hostile takeovers that provides for a distribution of preferred stock, warrants, debt instruments or stock rights at a price below their market value, as determined by the Calculation Agent, provided that any adjustment effected as a result of that event shall be readjusted upon any redemption of such rights; or</p> <p>(f) any other event that the Calculation Agent determines would have a dilutive or concentrative effect on the theoretical value of the relevant Reference Asset.; or</p> <p><i>(g) any extraordinary dividend to existing holders of the relevant Reference Asset; or</i></p>

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			<p><i>(h) the making of any amendment or supplement to the terms of the Deposit Agreement.</i></p> <p>For the avoidance of doubt, “dividend” herein does not include an ordinary or regular cash dividend declared by an Underlying Company or ETF/IT Manager or Share Deposit Receipts Issuer or an interim or final dividend but refers to and include (without limitation) special dividend, dividend-in-specie, capital repayment or capital distribution.</p> <p><i>Notwithstanding the foregoing, in respect of ETF/IT, any capital distribution or return of capital, whereby the cash flow is recurring in nature, as determined by the Calculation Agent in good faith, shall not be deemed as a Potential Adjustment Event.</i></p>
31.	“Reference Asset”	has the meaning as ascribed thereto in the Trade Confirmation.	<i>means the listed security or securities specified in the Trade Confirmation (which include Share Depository Receipts, shares or units of account of ownership of Exchange Traded Funds, Investment Trusts or Limited Partnerships).</i>
32.	“Share Depository Receipts”	-	means a security as set out in the Trade Confirmation that represents one unit of the share, American depository receipt, American depository share, global depository receipt or other similar type of security which is subject to a Deposit Agreement. Each is uniquely identified by the ISIN, Bloomberg code and/or Reuters code specified in the Trade Confirmation.
33.	“Share Depository Receipts Issuer”	-	means the issuer of such Share Depository Receipts.
34.	“Share Depository Receipts Termination Event”	-	means the Depository Agreement is or will be terminated, which is announced by the Share Depository Receipts Issuer.
35.	“Underlying Company”	means the company(ies) or corporation(s) that has(have) issued the Reference Asset.	means the company(ies) or corporation(s) that has(have) issued the

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			Reference Asset <i>related to a listed share.</i>
36.	Potential Adjustment Event (Clause 10.1.1 (c))	make a corresponding adjustment(s), if any, to any variables or other terms of the Investment as the Calculation Agent deems appropriate to account for that dilutive or concentrative effect. These adjustment(s) may, but need not, be determined by reference to the adjustment(s) in respect of such Potential Adjustment Event made by an options exchange to options on the relevant Reference Asset traded on such options exchange.	make a corresponding adjustment(s), if any, to any variables or other terms of the Investment as the Calculation Agent deems appropriate to account for that dilutive or concentrative effect. These adjustment(s) may, but need not, be determined by reference to the adjustment(s) in respect of such Potential Adjustment Event made by an options exchange to options on the relevant Reference Asset traded on such options exchange. <i>For Share Depository Receipts, the Calculation Agent may (amongst other factors) but need not, take into account of any adjustment made by the Share Depository Receipts Issuer under the Deposit Agreement.</i>
37.	Potential Adjustment Event (Clause 10.1.2)	For the avoidance of doubt, in respect of a Reference Asset which is listed in Hong Kong, the Calculation Agent in its determination as to whether a Potential Adjustment Event has a dilutive or concentrative effect on the theoretical value of the relevant Reference Asset shall take into account whether the adjustments amount to a substantial change of two percent (2%) or more. No adjustment shall be made where the Potential Adjustment Event results in an adjustment which amount to less than two percent (2%) of the variables or terms of the Investment being changed.	<i>The Calculation Agent may also determine that no adjustment is to be made in respect of a Potential Adjustment Event, if such adjustment were to result in a sufficiently small change to the variables or terms of the Investment (typically below 2%), and if the options exchange where options on the Reference Asset are primarily traded does not make adjustments on its options resulting from the Potential Adjustment Event. In the case of Reference Assets listed in Hong Kong, the Calculation Agent will make reference to Chapter 8 of the Hong Kong Exchange's Operational Trading Procedures of its Option Trading Rules in determining if an adjustment is to be made in respect of a Potential Adjustment Event.</i>
38.	Extraordinary Event (Clause 10.2.1 (a))	make such adjustments to any variables or other terms of the Investment as the Calculation Agent deems appropriate to account for the economic effect on such Investment of such Extraordinary Event. These adjustment(s) may, but need not, be determined by reference to the adjustment(s) in respect of such Extraordinary Event made by an options exchange to options on the	make such adjustments to any variables or other terms of the Investment as the Calculation Agent deems appropriate to account for the economic effect on such Investment of such Extraordinary Event. These adjustment(s) may, but need not, be determined by reference to the adjustment(s) in respect of such Extraordinary Event made by an options exchange to options on the relevant Reference Asset traded on such options

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		relevant Reference Asset traded on such options exchange.	exchange. <i>For Share Depository Receipts, the Calculation Agent may (amongst other factors) but need not, take into account of any adjustment made by the Share Depository Receipts Issuer under the Deposit Agreement; and/or</i>
39.	Issuance Programme	-	This Agreement relates to the issuance of the Investment which is a debenture pursuant to a structured product programme lodged with Securities Commission in accordance with Securities Commission's Guidelines on Unlisted Capital Market Products Under The Lodge and Launch Framework under Section 212 of the Capital Market Services Act 2007 (formerly Section 32 of the Securities Commission Act 1993).
40.	Consent to Disclosure	<p>15. CONSENT TO DISCLOSURE</p> <p>With respect to the Personal Data Protection Act 2010 and its corresponding regulations, the Investor confirms and agrees to comply with and to be bound by the provisions of the Personal Data Protection Act 2010, its corresponding regulations and the privacy clause as set out in Appendix B of this Agreement.</p> <p>Investor hereby agrees and consents to the communication and disclosure by the Issuer of any information in respect of or relating to its investments and obligations in the Investment, the terms of this Agreement and Pricing Supplement as well as information relating to the Investor, its affairs or in particular, its account(s) to:</p> <p>(i) the entities within the corporate group of CIMB Group Holdings Berhad, the Issuer's ultimate holding company ("Group Companies") whether such Group Companies are residing, situated, carrying on business, incorporated or constituted within or outside Malaysia;</p>	<p>15. CONSENT TO DISCLOSURE</p> <p>15.1 With respect to the Personal Data Protection Act 2010 and its corresponding regulations, the Investor confirms and agrees to comply with and to be bound by the provisions of the Personal Data Protection Act 2010, its corresponding regulations and the privacy clause as set out in Appendix B of this Agreement.</p> <p>15.2 Investor hereby agrees and consents to the communication and disclosure by the Issuer of any information in respect of or relating to its investments and obligations in the Investment, the terms of this Agreement and Pricing Supplement as well as information relating to the Investor, its affairs or in particular, its account(s) to:</p> <p>(i) the entities within the corporate group of CIMB Group Holdings Berhad, the Issuer's ultimate holding company ("Group Companies") whether such Group Companies are residing, situated, carrying on business, incorporated or constituted within or outside Malaysia;</p>

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		<p>(ii) agents, service providers, solicitors, auditors, consultants and/or professional advisors of the Issuer, on a need-to-know basis, all of whom will be informed of the confidential nature of such information and directed by the Issuer to treat such information confidentially;</p> <p>for facilitating the business and operations relating to and/or the performance of the terms of the Investor's investments and obligations in the Investment and the terms of the Pricing Supplement and this Agreement.</p> <p>(iii) any authorities, regulators, governmental or regulatory authority to the extent required by any laws in order to comply with any order, demand, request or reporting requirement as and when required or requested to do so from time to time and at any time whether relating to its investments and obligations in the Investment and the terms of the Pricing Supplement and this Agreement or otherwise;</p> <p>(iv) any person pursuant to any subpoena or other legal process or in connection with any legal action, suit or proceedings or any direction, order or requirement of any governmental or regulatory authority, whether relating to the Investor's investments and obligations in the Investment and the terms of the Pricing Supplement and this Agreement or otherwise in order to comply with the said direction, order or requirement or for the purposes of litigation or potential litigation involving the Issuer.</p> <p>Disclosure to the Issuer as well as to the Group Companies (that are residing, situated, carrying on business, incorporated or</p>	<p>(ii) agents, service providers, solicitors, auditors, consultants and/or professional advisors of the Issuer, on a need-to-know basis, all of whom will be informed of the confidential nature of such information and directed by the Issuer to treat such information confidentially;</p> <p>for facilitating the business and operations relating to and/or the performance of the terms of the Investor's investments and obligations in the Investment and the terms of the Pricing Supplement and this Agreement.</p> <p>(iii) any authorities, regulators, governmental or regulatory authority to the extent required by any laws in order to comply with any order, demand, request or reporting requirement <i>or for processing, fulfilment and/or generation of any documents including statements of accounts or invoices</i>, as and when required or requested to do so from time to time and at any time whether relating to its investments and obligations in the Investment and the terms of the Pricing Supplement and this Agreement or otherwise;</p> <p>(iv) any person pursuant to any subpoena or other legal process or in connection with any legal action, suit or proceedings or any direction, order or requirement of any governmental or regulatory authority, whether relating to the Investor's investments and obligations in the Investment and the terms of the Pricing Supplement and this Agreement or otherwise in order to comply with the said direction, order or requirement or for the purposes of litigation or potential litigation involving the Issuer.</p>

No	Provision	Existing Provision	New/Revised Provision
		<p>constituted within Malaysia) may also be for cross selling purposes of the Issuer and/or the Group Companies <u>provided always that disclosure for cross selling marketing and promotional purposes shall not be effected if such disclosure is objected by the Investor contacting the Issuer.</u></p> <p>However, the Investor may at any time revoke or withdraw the above mentioned consent to disclosure of information by the Issuer to Group Companies (that are residing, situated, carrying on business, incorporated or constituted within Malaysia) for cross selling, marketing and promotional purposes by contacting the Issuer at the following telephone number or address (which may be changed by the Issuer from time to time by notice to the Investor): Customer Resolution Unit (CRU) P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan. Tel: +603 6204 7788 / email: contactus@cimb.com.</p>	
41.	Appendix B Privacy, Confidentiality and Data Protection (Applicable where the Investor is an Individual)	<p>Pursuant to the requirements of the Personal Data Protection Act 2010, the Issuer is required to obtain the consent of the Investor for the processing of the Investor's personal data. Therefore, the Investor hereby consents to the Issuer's processing of the personal data which the Investor may provide to the Issuer now and from time to time in connection with the Investment as well as the services provided by the Issuer to the Investor. In this regard, the Investor confirms to have read, understood and agreed to be bound by the CIMB Group Privacy Notice (which is available at the Issuer's website at http://www.cimbbank.com.my or otherwise made available to the Investor) ("Privacy Notice") and the clauses herein, as may relate to the processing of the Investor's personal information. For the avoidance of</p>	<p>1. Pursuant to the requirements of the Personal Data Protection Act 2010, the Issuer is required to obtain the consent of the Investor for the processing of the Investor's personal data. Therefore, the Investor hereby consents to the Issuer's processing of the personal data which the Investor may provide to the Issuer now and from time to time in connection with the Investment as well as the services provided by the Issuer to the Investor. In this regard, the Investor confirms to have read, understood and agreed to be bound by the CIMB Group Privacy Notice (which is available at the Issuer's website at http://www.cimbbank.com.my or otherwise made available to the Investor) ("Privacy Notice") and the clauses herein, as may relate to the processing of the Investor's personal</p>

No	Provision	Existing Provision	New/Revised Provision
		<p>doubt, the Investor agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this Agreement.</p> <p>In the event the Investor provides personal information relating to third parties, including information relating to the Investor's next-of-kin, dependents, individual guarantors, individual security providers and/or authorized representatives for the purpose of opening, maintaining or operating the Investor's account(s)/facility(ies)/investment(s) with the Issuer, facilitating the Investment or otherwise subscribing to the Issuer's products and services and/or the Investment, the Investor hereby:</p> <p>(a) confirms that it has duly obtained their consents or are otherwise entitled to provide the information to the Issuer and for the Issuer to use it in accordance with this Agreement, Investment and/or the continuing operation of any account or facility;</p> <p>(b) agrees to ensure that the personal information of the said third parties is accurate;</p> <p>(c) agrees to update the Issuer in writing in the event of any material change to the said personal information; and</p> <p>(d) agrees and will inform the third parties that they will have the option to withdraw the consent given by them earlier except where such disclosure of the information is necessary for the entry and provision of the Investment and/or related services or for the performance of this Agreement, the Pricing Supplement and the Investment to comply with contractual requirements or to</p>	<p>information. For the avoidance of doubt, the Investor agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this Agreement.</p> <p>2. In the event the Investor provides personal information relating to third parties, including information relating to the Investor's next-of-kin, dependents, individual guarantors, individual security providers and/or authorized representatives for the purpose of opening, maintaining or operating the Investor's account(s)/facility(ies)/investment(s) with the Issuer, facilitating the Investment or otherwise subscribing to the Issuer's products and services and/or the Investment, the Investor hereby:</p> <p>(a) confirms that it has duly obtained their consents or are otherwise entitled to provide the information to the Issuer and for the Issuer to use it in accordance with this Agreement, Investment and/or the continuing operation of any account or facility;</p> <p>(b) agrees to ensure that the personal information of the said third parties is accurate;</p> <p>(c) agrees to update the Issuer in writing in the event of any material change to the said personal information; and</p> <p>(d) agrees and will inform the third parties that they will have the option to withdraw the consent given by them earlier except where such disclosure of the information is necessary for the entry and provision of the Investment and/or related services or for the performance of this Agreement, the Pricing Supplement and the Investment to comply with contractual</p>

No	Provision	Existing Provision	New/Revised Provision
		<p>comply with any legal requirements.</p> <p>Where the Investor instructs the Issuer to effect any sort of cross-border transaction (including to make or receive payments), the personal details relevant to the cross-border transaction (including information relating to those involved in the said transaction) may be received from or sent abroad, where it could be accessible (whether directly or indirectly) by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime). In instructing the Issuer and/or the Issuer's agents to enter into any cross-border transaction on the Investor's behalf, the Investor hereby agrees to the above said disclosures on its own behalf and others involved in the said cross-border transaction.</p> <p>The Issuer may at any time and from time to time now and/or in the future use a credit reporting/reference agency to help make decisions, for example:</p> <p>(a) when the Issuer needs to check details on applications for credit and credit-related or other facilities including the Investment;</p> <p>(b) when the Issuer needs to manage credit and credit-related accounts or facilities, including conducting reviews of the Investor's portfolio(s) and/or Investment;</p> <p>(c) when the Issuer needs to recover debts; and/or</p> <p>(d) for any other purpose related connection with the Investment.</p> <p>The Investor will be linked by credit reporting/reference agencies to any other names the Investor uses or has</p>	<p>requirements or to comply with any legal requirements.</p> <p>3. Where the Investor instructs the Issuer to effect any sort of cross-border transaction (including to make or receive payments), the personal details relevant to the cross-border transaction (including information relating to those involved in the said transaction) may be received from or sent abroad, where it could be accessible (whether directly or indirectly) by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime). In instructing the Issuer and/or the Issuer's agents to enter into any cross-border transaction on the Investor's behalf, the Investor hereby agrees to the above said disclosures on its own behalf and others involved in the said cross-border transaction.</p> <p>4. The Issuer may at any time and from time to time now and/or in the future use a credit reporting/reference agency to:</p> <p>(a) help make decisions, for example:</p> <p>(i) when the Issuer needs to check details on applications for credit and credit-related or other facilities including the Investment;</p> <p>(ii) when the Issuer needs to manage credit and credit-related accounts or facilities, including conducting reviews of the Investor's portfolio(s) and/or Investment;</p> <p>(iii) when the Issuer needs to recover debts; <i>and/or</i></p> <p><i>(b) to verify and/or make any checks and/or obtain any information and/or confirmation for the purpose of the initial processing and thereafter the utilisation and/or continued maintenance of</i></p>

No	Provision	Existing Provision	New/Revised Provision
		<p>used, and any joint and several applicants. In this regard, the Investor hereby consents and authorises the Issuer to disclose to such credit reporting/reference agency its consent and authorisation to allow such credit reporting/reference agency to disclose its credit information (as defined under the Credit Reporting Agencies Act 2010) to the Issuer. The Investor agrees that the Issuer may also share personal information about the Investor, the Investor's account(s)/facility(ies) and/or the Investment with the relevant credit reporting/reference agencies.</p> <p>Notwithstanding paragraph 1 above, the Investor will have the option to withdraw the consent which it has given earlier except where such disclosure of the Investor's information is necessary for the entry and provision of the Investment and/or related services or the performance of this Agreement, the Pricing Supplement and the Investment to comply with contractual requirements or to comply with any legal requirement.</p> <p>The Issuer reserves the right to amend this privacy, confidentiality and data protection clause from time to time at the Issuer's sole discretion and shall provide prior notification to the Investor in writing and/or place any such amendments on CIMB Group's websites and/or by placing notices at the banking halls or at prominent locations within CIMB Group's branches.</p> <p>For the purposes of this privacy, confidentiality and data protection clause contained herein, the CIMB Group refers to CIMB Group Holdings Berhad and all its related companies as defined in Section 7 of the Companies Act 2016 and jointly controlled entities that provide financial and other regulated services, excluding companies, branches,</p>	<p><i>the Investment, any purpose related to or in connection with the Investment and/or in order to facilitate the business and operations relating to and/or the performance of the terms of your Investment and obligations under the Investment.</i></p> <p>The Investor will be linked by credit reporting/reference agencies to any other names the Investor uses or has used, and any joint and several applicants. In this regard, the Investor hereby consents and authorises the Issuer to disclose to such credit reporting/reference agency, its consent and authorisation to allow such credit reporting/reference agency to disclose its credit information (as defined under the Credit Reporting Agencies Act 2010) to the Issuer. The Investor agrees that the Issuer may also share personal information about the Investor, the Investor's account(s)/facility(ies) and/or the Investment with the relevant credit reporting/reference agencies <i>for the abovesaid purposes.</i></p> <p>5. Notwithstanding paragraph 1 above, the Investor will have the option to withdraw the consent which it has given earlier except where such disclosure of the Investor's information is necessary for the entry and provision of the Investment and/or related services or the performance of this Agreement, the Pricing Supplement and the Investment to comply with contractual requirements or to comply with any legal requirement.</p> <p>6. The Issuer reserves the right to amend this privacy, confidentiality and data protection clause from time to time at the Issuer's sole discretion and shall provide prior notification to the Investor in writing and/or place any such amendments on CIMB Group's websites and/or by placing notices at the banking halls or at prominent</p>

No	Provision	Existing Provision	New/Revised Provision
		<p>offices and other forms of presence operating outside Malaysia unless and to the extent otherwise stated.</p> <p>The Investor further agrees that the Issuer shall not in any event be liable for any claim, loss, damage (financial and otherwise), injuries, embarrassments or liability howsoever arising whether in contract, tort, negligence, strict liability or any basis (including direct or indirect, special, incidental, consequential or punitive damages or loss of profits or savings) arising from any inaccuracy or loss, deletion or modification of data or for any other reasons whatsoever relating to any information forwarded by the Investor to such credit reference agencies and/or such other party, as the case may be, or in relation to any access or use, or the inability to access or use by such credit reference agencies and/or such other party or reliance on the information contained therein, whether caused by any technical, hardware or software failure of any kind, the interruption, error, omission, delay, viruses or otherwise howsoever.</p> <p>This privacy, confidentiality and data protection clause shall be without prejudice to any other clause in this Agreement which provides for the disclosure of information</p>	<p>locations within CIMB Group's branches.</p> <p>7. For the purposes of this privacy, confidentiality and data protection clause contained herein, the CIMB Group refers to CIMB Group Holdings Berhad and all its related companies as defined in Section 7 of the Companies Act 2016 and jointly controlled entities that provide financial and other regulated services, excluding companies, branches, offices and other forms of presence operating outside Malaysia unless and to the extent otherwise stated.</p> <p>8. The Investor further agrees that the Issuer shall not in any event be liable for any claim, loss, damage (financial and otherwise), injuries, embarrassments or liability howsoever arising whether in contract, tort, negligence, strict liability or any basis (including direct or indirect, special, incidental, consequential or punitive damages or loss of profits or savings) arising from any inaccuracy or loss, deletion or modification of data or for any other reasons whatsoever relating to any information forwarded by the Investor to such credit reference agencies and/or such other party, as the case may be, or in relation to any access or use, or the inability to access or use by such credit reference agencies and/or such other party or reliance on the information contained therein, whether caused by any technical, hardware or software failure of any kind, the interruption, error, omission, delay, viruses or otherwise howsoever.</p> <p>9. This privacy, confidentiality and data protection clause shall be without prejudice to any other clause in this Agreement which provides for the disclosure of information.</p>

3) Revisions Specific to the Pricing Supplement (All Equity-Linked Investments)

No	Provision	Existing Provision	New/Revised Provision
1.	Information on Reference Asset	-	<i>The information on the Reference Asset is available upon request.</i>
2.	Stamp Duty	-	<i>Investor shall bear all applicable taxes and duties (including but not limited to stamp duty and other documentary taxes or duties (if any)) in connection with the Investment.</i>
3.	Ordinary or Regular Cash Dividends (including final and interim dividends) (Paragraph 5) (Applicable ONLY to High Yield Equity-Linked Investment)	<u>Paragraph 5</u> A special dividend, dividend-in-specie, capital repayment or capital distribution declared by an underlying company constitutes one of the Potential Adjustment Events (which is defined in the Investment Agreement) and would be subject to adjustments as set out in the Investment Agreement.	<u>Paragraph 5</u> A special dividend, dividend-in-specie, capital repayment or capital distribution declared by the reference asset constitutes one of the Potential Adjustment Events (as defined in the Investment Agreement) and would be subject to adjustments as set out in the Investment Agreement. <i>Notwithstanding the foregoing, the Issuer reserves the discretion to make no adjustment to the terms of the Investment in respect of a Potential Adjustment Event. In such circumstances, the Issuer may, at its discretion, pay to the Investor such dividend or distribution that gave rise to the Potential Adjustment Event in cash or in such other form the Issuer deems appropriate.</i>
4.	Early Redemption (Paragraph 2) (Applicable ONLY to Bonus Enhanced Equity-Linked Investment & Basket Bonus Enhanced Equity-Linked Investment)	<u>Paragraph 2</u> The Investor may request for an early redemption of the Investment on any Scheduled Trading Day that is not a Disrupted Day for the period commencing after the Issue Date up to and excluding the Valuation Date.	<u>Paragraph 2</u> The Investor may request for an early redemption of the Investment on any Scheduled Trading Day that is not a Disrupted Day for the period commencing after the Issue Date up to and <i>including the third (3rd) Scheduled Trading Day prior to the Valuation Date.</i>

4) Revisions Specific to the Risk Disclosure Statement (All Equity-Linked Investments)

No	Provision	Existing Provision	New/Revised Provision
1.	Paragraph 1	The purpose of this Risk Disclosure Statement is for the Investor to make an informed assessment of the risks and uncertainties associated with the Investment. Accordingly, the Investor should read this Risk Disclosure Statement carefully to ensure that it	The purpose of this Risk Disclosure Statement is for the Investor to make an informed assessment of the risks and uncertainties associated with the Investment. Accordingly, the Investor should read this Risk Disclosure Statement carefully to ensure that it

No	Provision	Existing Provision	New/Revised Provision
		<p>understands the risks involved and should carefully consider whether or not investing in the Investment is suitable for the Investor in light of its financial condition, risk tolerance level, investment requirements and experience. The Investor should assume that this list of, and description of, possible risks is not exhaustive, and should seek independent advice from its own financial and legal advisors as to the risks and merits of investing in this Investment</p>	<p>understands the risks involved and should carefully consider whether or not investing in the Investment is suitable for the Investor in light of its financial condition, risk tolerance level, <i>investment horizon</i>, investment requirements and experience. The Investor should assume that this list of, and description of, possible risks is not exhaustive, and should seek independent advice from its own financial and legal advisors as to the risks and merits of investing in this Investment. <i>The information on the reference asset of this Investment is also available upon request.</i></p>
2.	Credit Risk	<p>This Investment is not principal protected and is not insured by Perbadanan Insurans Deposit Malaysia. The payment of coupon amount and redemption amount of the Investment (if made in cash) is dependent upon the ability of CIMB Bank Berhad (“CIMB Bank” or “Issuer”) to make such payments. The Investor is therefore taking the credit risk of the Issuer as the counterparty to the Investment. Additionally, when redemption requires the delivery of any reference asset, the redemption will also be dependent on the credit risk of the Issuer as well as the ability of the Issuer to purchase such reference asset from the market.</p> <p>The Investor should also note that the nominal amount paid by the Investor for the subscription of the Investment is not considered a deposit for the purposes of the Financial Services Act 2013 and therefore does not enjoy any express or implied preference or priority accorded to deposits thereunder. Accordingly, the Investment is an unsecured liability of the Issuer ranking pari-passu with the Issuer’s other unsecured non-deposit liabilities.</p> <p>The Investor should therefore satisfy itself that it is comfortable with the credit risk of the Issuer as counterparty to the Investor of the Investment. Investor to refer to the credit rating of</p>	<p>This Investment is not principal protected and is not <i>protected</i> by Perbadanan Insurans Deposit Malaysia. The payment of redemption amount of the Investment (if made in cash) is dependent upon the ability of CIMB Bank Berhad (“CIMB Bank” or “Issuer”) to make such payments. The Investor is therefore taking the credit risk of the Issuer as the counterparty to the Investment. Additionally, when redemption requires the delivery of any reference asset, the redemption will also be dependent on the credit risk of the Issuer as well as the ability of the Issuer to purchase such reference asset from the market.</p> <p>The Investor should also note that the nominal amount paid by the Investor for the subscription of the Investment is not considered a deposit for the purposes of the Financial Services Act 2013 and therefore does not enjoy any express or implied preference or priority accorded to deposits thereunder. Accordingly, the Investment is an unsecured liability of the Issuer ranking pari-passu with the Issuer’s other unsecured non-deposit liabilities.</p> <p>The Investor should therefore satisfy itself that it is comfortable with the credit risk of the Issuer as counterparty to the Investor of the Investment. Investor to refer to the credit rating of the Issuer as stated in the Trade Confirmation.</p>

No	Provision	Existing Provision	New/Revised Provision
		the Issuer as stated in the Trade Confirmation.	
3.	Market Risk (Paragraph 1)	<p><u>Paragraph 1</u></p> <p>... The general economic and political situation of the country and general market sentiment may also affect the value of the Investment. In addition, the price movement of the reference assets may not necessarily be linked to economic fundamentals and the market may move in a manner which is not necessarily logical or predictable.</p>	<p><u>Paragraph 1</u></p> <p>... The general economic and political situation of the country and general market sentiment may also affect the value of the Investment. <i>There may also be a possibility that the reference asset is a Real Estate Investment Trust ("REIT"). In such an event, the Investment will be subject to risks associated with the real estate sector, including but not limited to property concentration, rental income stability, lease duration, and fluctuations in real estate market conditions.</i> In addition, the price movement of the reference assets may not necessarily be linked to economic fundamentals and the market may move in a manner which is not necessarily logical or predictable.</p>
4.	Management and Governance Risk	-	Where the reference asset is an Exchange Traded Fund/Investment Trust or Limited Partnerships ("LP"), the management company, trustee, sponsor, general partner, or other entity responsible for managing the reference asset may take actions or decisions such as changes in investment strategy, structure, or governance that could affect the performance of the reference asset. These entities may have full discretion over their operation and are not required to act in the interest of Investment holders. Investors should note that such actions may adversely affect the value or return of the Investment.
5.	Role of Calculation Agent	The calculation agent is the Issuer which does not act as the agent of the Investor and therefore owes no fiduciary duty to the Investor in arriving at its calculations and determinations. The Calculation Agent is however obliged to act in good faith in arriving at its calculations and determinations.	The calculation agent is the Issuer which does not act as the agent of the Investor and therefore owes no fiduciary duty to the Investor in arriving at its calculations and determinations. The Calculation Agent is however obliged to act in good faith in <i>a commercially reasonable manner</i> in arriving at its calculations and determinations.

No	Provision	Existing Provision	New/Revised Provision
6.	Tracking Error Risk	-	If the reference asset is an Exchange Traded Funds (“ETF”) /Investment Trust (“IT”) which tracks the performance of an underlying index, the performance or net asset value (“NAV”) of the ETF/IT may not fully reflect the performance of its underlying index due to the differences in portfolio composition, transaction costs, management fees, corporate actions, or the exclusion of dividends. Thus, the Investor should note that the ETF/IT may underperform its benchmark index, and the return on the Investment may differ from, and could be lower than, that of a direct investment in the underlying index of shares.
7.	Correlation and Market Price Deviation Risk	-	Where the reference asset is an ETF/ IT, the performance of market price of an ETF/IT may not always move in line with its underlying index or its net asset value (“NAV”). Market volatility, liquidity constraints, or supply and demand imbalances may cause temporary mismatches between the ETF/IT’s traded price, its NAV, and the performance of its benchmark. Therefore, the Investor should note that the ETF/IT may not accurately reflect the performance of its underlying index.
8.	Principal At Risk, Early Redemption Risk and/or Early Termination Risk (Paragraph 4)	<u>Paragraph 4</u> The events which lead to an early termination of the Investment are set out in detail in the Investment Agreement and/or the Pricing Supplement and the Investor should read the same carefully. Such events include but without limitation to that of an Event of Default, Illegality, Call Event / Knock-out Event, Force Majeure Event, a Change in Law, and the delisting of the reference asset etc.	<u>Paragraph 4</u> The events which lead to an early termination of the Investment are set out in detail in the Investment Agreement and/or the Pricing Supplement and the Investor should read the same carefully. Such events include but without limitation to that of an Event of Default, Illegality, Call Event / Knock-out Event, Force Majeure Event, a Change in Law, <i>Share Depository Receipts Termination Event, ETF/IT Extraordinary Event, LP Extraordinary Event</i> and the delisting of the reference asset etc <i>as set out in the Investment Agreement.</i>
9.	Information Asymmetry and Transparency Risk	-	Where the reference asset is an ETF/IT, share depository receipts or LP, the Issuer gives no assurance that all material events affecting the reference asset have been publicly disclosed prior to the trade date of the Investment. The

No	Provision	Existing Provision	New/Revised Provision
			<p>timing, completeness, and manner of disclosure may vary depending on the jurisdiction of the reference asset, and in some cases, disclosure requirements may not extend to all material events in real time.</p> <p>Information transparency may also differ depending on the nature of the reference asset. ETF/IT generally reports on a periodic rather than continuous basis. Issuers of share depositary receipts, especially in emerging markets, may have limited or delayed disclosures. LP often provide less comprehensive or differently formatted public information compared to listed companies.</p> <p>These variations in disclosure standards and transparency levels across different reference asset types may increase information asymmetry between the Issuer and Investors. The Investor should note that any delay, omission, or inconsistency in the release of material information may result in Investors making decisions based on incomplete or outdated data.</p>
10.	Investor Has No Shareholder's Rights	The Investor should note that being a holder of the Investment will not mean that the Investor is a shareholder of the underlying companies. The Investor will have no shareholder's rights in respect of the underlying companies until the relevant reference assets, if any, have been transferred by the Issuer to the Investor on the maturity date.	The Investor should note that being a holder of the Investment will not mean that the Investor is a shareholder of the underlying companies. The Investor will have no shareholder's rights in respect of the underlying companies <i>or share depositary receipt or ETF/IT or LP to recourse against the Issuer, management company, or any entity associated with</i> the relevant reference <i>assets until the relevant reference</i> assets, if any, have been transferred by the Issuer to the Investor on the maturity date.