

APPENDIX

1) Generic Revisions in Structured Product Master Agreement, Product Agreement, and Product Highlights Sheet for all Structured Products.

No	Provision	Existing Provision	New/Revised Provision
1.	Important Notice	None	<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 above statement is added to following: 1) Structured Product Master Agreement After the sentence, “Nothing in this document is to be construed as a solicitation or offer of legal, investment, tax or other advice or a recommendation to engage in any transaction.” 2) Product Agreement and Risk Disclosure Statement, and Product Highlight Sheet After the sentence, “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.”
2.	Additional Notice (Paragraph 4)	In the event of any inconsistency, conflict, ambiguity or discrepancy between the English text or any other version of the Structured Products Master Agreement, Product Agreement, Product Highlights Sheet and/or Risk Disclosure Statement (where relevant) (collectively, the “Agreements”), the English version shall prevail. Notwithstanding the aforementioned, where request is made by the Investors for the Bahasa Malaysia version of the relevant Agreements herein, the Bank shall provide 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	Paragraph 4 is replaced with the following: <i>Where request is made by the Investor for the Bahasa Malaysia version of the Structured Product Master Agreement, Product Agreement, Product Highlights Sheet and/or 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 form the whole of all the terms of the Investment.</i>

No	Provision	Existing Provision	New/Revised Provision
		of the contract between the Bank and the Investor relating to this Investment.	