

**Notice of Amendments to
Terms and Conditions for Private Wealth Accounts, Investments and Services
(the "Terms and Conditions")**

Malayan Banking Berhad (the "**Bank**") incorporated in Malaysia with limited liability and acting through its Hong Kong branch, hereby gives you notice that the Bank has revised the Terms and Conditions for Private Wealth Accounts, Investments and Services ("**Revised Terms**") and will be effective on 15 December 2019 ("**Effective Date**").

A copy of the Revised Terms can be obtained from the Bank or can be downloaded from the Bank's website at www.maybank.com. Unless otherwise defined herein, the capitalised terms used in this Notice shall have the same meaning as defined in the Revised Terms.

This Notice sets out the changes made in the Revised Terms. **Please read the below Revised Terms carefully so that you understand the changes made and how they may affect you.**

1. The words "The money received or held by the Bank for you in respect of China Connect Securities may not be protected deposit under the Deposit Protection Scheme in Hong Kong." have been deleted from the existing Clause 6 of Section F (SECURITIES TRADING VIA SHANGHAI-HONG KONG STOCK CONNECT (NORTHBOUND) AND SHENZHEN-HONG KONG STOCK CONNECT (NORTHBOUND) PRODUCTS) Part F2 (RISK DISCLOSURES AND OTHER INFORMATION) regarding (RISKS ASSOCIATED WITH INVESTING IN CHINA CONNECT SECURITIES) Item 39 so that the amended clause, which replaces it, reads as follows:

39. COUNTRY RISK

- 39.1 If an investment is made in any asset or issued by a party subject to foreign laws or if transactions are made on markets in other jurisdictions, including markets formally linked to a domestic market, recovery of the sums invested and any profits or gains may be reduced, delayed or prevented by exchange controls, debt moratorium or other actions imposed by the government or other official bodies. Before you trade, you should enquire about any rules relevant to your particular transactions. Your local regulatory authority will be unable to compel the enforcement of the rules of regulatory authorities or markets in other jurisdictions where the transactions have been effected. You should obtain details about the different types of redress available in both your home jurisdiction and other relevant jurisdiction before starting to trade.

2. The existing Clause 7 of Annex 1 (RISK DISCLOSURE STATEMENT) Item 3 (STRUCTURED DEPOSITS RISKS) which reads "A structured deposit is not an insured deposit for the purposes of the Deposit Protection Scheme Ordinance (Cap. 581)." is deleted in its entirety and replaced by the following:

3. STRUCTURED DEPOSITS RISKS

- 3.6 A structured deposit is not a protected deposit for the purposes of the Deposit Protection Scheme Ordinance (Cap. 581).

3. The existing Clause 7 of Annex 1 (RISK DISCLOSURE STATEMENT) Item 4 (CURRENCY LINKED DEPOSIT RISKS) which reads "CLD is not an insured deposit for the purposes of the Deposit Protection Scheme Ordinance (Cap. 581)." is deleted in its entirety and is replaced by the following:

4. CURRENCY LINKED DEPOSIT RISKS

- 4.11 A CLD is not a protected deposit for the purposes of the Deposit Protection Scheme Ordinance (Cap. 581).

1 November 2019

Malayan Banking Berhad

Malayan Banking Berhad (Incorporated in Malaysia with limited liability)

(The English version of this Notice shall prevail where there is a discrepancy between the English and the Chinese versions.)

私人財富帳戶、投資和服務的條款及細則

（「條款及細則」）的修訂通知

Malayan Banking Berhad（「本行」），在馬來西亞註冊成立並透過其香港分行行事的有限公司，特此通知閣下，本行將修訂私人財富帳戶、投資和服務的條款及細則（「經修訂條款」），由2019年12月15日（「生效日期」）起（包括當天）生效。

經修訂條款的文本可於本行索取，或從本行的網站 www.maybank.com 除非本通知內另有界定，否則本通知所用專門術語具有經修訂條款所界定的相同涵義。

本通知載列經修訂條款內作出的主要變更。請細閱以下經修訂條款，以確保閣下明白所作的變更以及其可能對閣下造成的影響。

1. 第6項F節(透過滬港通(北向)和深港通(北向)進行的證券交易), 第F2部份(風險披露和其他資料)內有關(投資中華通證券的相關風險)第39條 原文<本行就中華通證券為您收取或持有的款項，可能並非香港存款保障計劃所指的受保障存款。>被刪除並修訂如下：

39. 國家風險

39.1 若任何投資資產或任何方發行的投資受制於外國法律，或如在其他司法管轄區的市場（包括與國內市場有正規連繫的市場）上進行交易，所投資款項以及任何利潤或收益的收回便可能因政府或其他官方機構實施的交易所管制、債項延期償付或其他行動而遭受減少、延遲或妨礙。在您進行交易前，您應查詢就您的特定交易相關的任何規則。您的當地監管機構將不能夠強令已經進行交易所在的其他司法管轄區的監管機構或市場的規則予以執行。在開始進行交易前，您應獲取在您的原屬司法管轄區和其他有關司法管轄區可得的同類型的糾正詳情。

2. 第7項 附件1(風險披露聲明)第3部份(結構性存款風險) 原文<結構性存款不是《存款保障計劃條例》(第581章)所指的已投保存款。> 被修訂並由下文取代：

3. 結構性存款風險

3.6 結構性存款不是《存款保障計劃條例》(第581章)所指的受保障存款。

3. 第7項 附件1(風險披露聲明)第4部份(貨幣掛鈎存款風險) 原文<貨幣掛鈎存款不是《存款保障計劃條例》(第581章)所指的已投保存款。>被修訂並由下文取代：

4. 貨幣掛鈎存款風險

4.11 貨幣掛鈎存款不是《存款保障計劃條例》(第581章)所指的受保障存款。

2019年11月1日

Malayan Banking Berhad

Malayan Banking Berhad 馬來亞銀行(於馬來西亞註冊成立的有限公司)

(本通知的中英文版本之間如有任何歧義，概以英文版本為準。)