

INVESTOR AGREEMENT

This Investor Agreement (“**Agreement**”) is made between:

- A.** DBS SOLUTIONS (M) SDN. BHD. (**Company No. 202101017029 (1417329-U)**) a company incorporated in Malaysia with its registered address at 44-1, Jalan Prima 2, Pusat Niaga Metro Prima Kepong, 52100 Kuala Lumpur, and having its business address at 616-Level 6 Block A, Lobby 3, Damansara Intan, No.1 Jalan SS 20/27, 47400, Petaling Jaya, Selangor, Malaysia (“**Company**”);

AND

- B.** The Investor as the user of the Islamic P2P Platform (as hereinafter defined) who intends to invest in an Islamic Investment Note (both terms as hereinafter defined) through the P2P Platform (“**Investor**”).

WHEREAS:

- A.** The Company is a registered recognized market operator of the Islamic P2P Platform Financing under Section 34 of the Capital Markets and Services Act 2007 (“**CMSA**”) read together with subdivision 4, division 2 of Part II CMSA and operates the P2P Platform.
- B.** The Investor intend to invest in an Islamic Investment Note through the P2P Platform.
- C.** The Company and the Investor have agreed to enter into this Agreement to set out the obligations and responsibilities relating to the Investor’s participation in peer-to-peer (“**P2P**”) financing as an Investor through the P2P Platform as well as to inform the Issuer of the various information and processes relating to the same.

This Agreement is a binding contract between the Company and the Investor. By registering and ticking the box, the Investor confirms to have read and understood the terms and conditions and agree to be bound by the terms of this Agreement.

1. Definitions and Interpretations

- 1.1 Unless the context otherwise requires, the following expressions shall have the meaning set out against them in the table below.

Campaign Period	means such period as set out in the Islamic Investment Note Campaign for the amount of financing to be raised by the Issuer and may be extended by mutual agreement of the Parties to which any Investor may make an Offer;
Companies Commission of Malaysia	means the statutory body formed which regulates companies and businesses;
Ecosystem Partners	means any organisation or entity collaborating with the Company in the provision of any services as may be specified by the Company at any time and from time to time;
Investment Limit	means the minimum and maximum amount that the Investor can invest as prescribed in clause 3.4;

Islamic Investment Note	means the funding arrangement agreement between the Issuer and Investor in the form of an investment note (including the terms and conditions to such Islamic Investment Note) setting out the particulars of the Investor, the Issuer and the Principal Amount, and the payment schedule setting out the profits and amounts payable and the date on which such payment is payable, as may be updated, modified and revised from time to time;
Islamic Investment Note Campaign	means the description of the Issue Request by the Issuer and published on the Islamic Investment Note Gallery to communicate the background of the Issuer, the purpose of the Issue Request and any other salient points of the Issue Request to prospective Investors;
Islamic Investment Note Gallery	means the section of the Website on which any Islamic Investment Note issuance campaign is published;
Issuer	means such permitted person or entity (as determined by the SC and/or Company) who intends to seek funding pursuant to an Islamic Investment Note through the P2P Platform;
Issue Request	means an application by the Issuer for funding by filling out the relevant form on the Website which Issue Request is subjected to the verification by the Company and receipt by the Company of all the relevant information and documents as may be required by the Company;
Material Adverse Change	includes any of the following matters: <ul style="list-style-type: none"> (a) the discovery of any false or misleading statement in any of the documents or information required to be disclosed or submitted by the Investor to the Company in relation to the Islamic Investment Note; (b) the discovery of any material omission of information required to be included in any of the documents or information required to be disclosed or submitted by the Investor to the Company in relation to the Islamic Investment Note; and/or (c) any material changes or development in the circumstances relating to the Islamic Investment Note or the Investor;
Offer	means any offer for the Principal Amount made by an Investor to the Issuer in response to the Islamic Investment Note Campaign;
P2P Islamic Facility	means the facility that will be entered into between the Company on behalf of the Investor, and the Issuer pursuant to the Islamic Investment Note that is granted on or through the P2P Platform via the contract of Murabahah (via Tawarruq).
P2P Platform	means the electronic platform of the Company located at the Website that facilitates directly or indirectly the issuance, execution or offering of any Islamic Investment Note. For the avoidance of doubt, any reference to the Platform includes the Website;
Party or Parties	means any Issuer or Investor, or the Issuer and Investor collectively;

Personal Data Protection Notice	means the Company's polices and principles pertaining to the collection, use and storage of information of the Investor and Issuer;
Principal Amount	means the principal amount payable or paid by the Investor who has subscribed to the Islamic Investment Note;
SC	means the Securities Commission of Malaysia;
Terms of Use	means the Company's rules on the usage of the P2P Platform;
Website	means the website of the Company located at the following URL: <i>[to be inserted]</i> .

- 1.2 The headings in this Agreement are for convenience of reference only and shall not be taken, read and construed as essential parts of this Agreement.
- 1.3 References made to provisions of statutes shall include such provisions as modified, amended or re-enacted. References made to this Agreement shall include all modifications and amendments.
- 1.4 Unless the context otherwise requires, references to the singular includes the plural and vice versa, references to any gender shall include all genders, references to a date or time shall be to Malaysian date and time, reference to business day shall mean a day on which government offices and banks are open for business in Kuala Lumpur (excluding Saturdays, Sundays and public holidays in Kuala Lumpur).

2. Purpose of this Agreement

- 2.1 This Agreement sets out the obligations and responsibilities relating to the Investor's participation in peer-to-peer ("**P2P**") financing as an Investor through the Platform as well as to inform the Investor of the various information and processes relating to the same.
- 2.2 In addition to this Agreement, the Investor is required to read and, where applicable, accept, the terms set out in the Company's Terms of Use, Personal Data Protection Notice and any other agreements on the P2P Platform or agreements with the Company to which the Investor has agreed (collectively the "**Other Agreements**"). In case of any inconsistencies, the terms of this Agreement will prevail over the terms of the Other Agreements.
- 2.3 Notwithstanding anything stated in this Agreement, the Company may, at any time and from time to time, review, modify, revise or amend the terms and conditions of this Agreement and/or the Other Agreements by notice to the Investor (which notice may be given by email or any other means as may be reasonably determined by the Company including uploading such notice or such revision, modification, revision or amendment to the Website), and the Issuer's continued participation in the Islamic Investment Note and/or use of the Website, the P2P Platform or the Company's services herein shall be deemed to be the Investor's acceptance of the terms and conditions as reviewed, modified, revised or amended.

3. Registration on the P2P Platform

- 3.1 The Investor will need to register at or through the Website or such other means as may be determined by the Company in order to open and operate an account with the Platform and utilise the Company's services. Upon the registration of the Investor's account, the Investor is deemed to have read and accepted all terms and conditions in connection to the use of the Website and the Company's services. The Investor will be able to browse the Website but the Investor is not able to invest in any Islamic Investment Note at this point in time.

3.2 The Investor would need to be approved as an Investor by the Company to be able to invest in any Islamic Investment Note. The requirements for approval as an Investor include, but are not limited to the following:

- (a) the Investor shall be a tax resident in Malaysia who is above 18 years old;
- (b) the Investor shall furnish to P2P operator copies of valid person identification and documents;
- (c) the Investor shall have permanent address, a valid contract number, a valid email address;
- (d) the Investor shall have a valid Malaysian bank account; and
- (e) any other additional criteria as may be notified by the Company from time to time either through the Website or other means.

3.3 The Investor will need to appoint a representative who will be required to provide the Company with the documents and information set out in **Schedule 1** hereto and any other information and documents as may be required by the Company at any time and from time to time together with the duly completed questionnaire in order for the Company to understand the Investor’s risk tolerance and appetite (collectively the “**Required Information and Documents**”). The Company may in its discretion, on a case-to-case basis, dispense with any of the Required Information and Documents and/or require other documents and information to be furnished instead. The Investor is advised to invest in Islamic Investment Notes that match the Investor’s risk profile.

3.4 The Investor is also required to declare the category of Investor the Investor belongs to. The category of Investors, the entry requirements and the investment limit, as may be revised by the Company from time to time by notice, are set out in the table below.

Category Of Investor	Entry Requirements	Investment Limit	
		Minimum	Maximum
Retail investors	<ul style="list-style-type: none"> • Above 21 years old. • Malaysian who holds a MyKad or a foreigner with a valid passport. 	RM100.00	RM50,000.00
Angel/ Sophisticated investors	High income earner who earns RM180,000.00 or more annually or high net worth individual who owns RM3,000,000.00 or more worth of assets.	RM100.00	No limit.
Commercial investors	A legal entity which is either a sole proprietor, partnership, business, private limited company, unlisted public company or listed public company incorporated in Malaysia or outside Malaysia.	RM100.00	No limit.

3.5 The approval and acceptance of the Investor’s registration and/or the Investor’s application for approval as an Investor is SUBJECTED to the Company’s internal verification, authorisation and checking process which the Company will carry out upon receipt of the Investor’s personal or entity’s information, relevant documents, and any other information and/or documents which may be required by the Company. This is part of the Company’s obligation and compliance with the Anti

Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 and other relevant laws, regulations and guidelines. The Company may at any time or from time to time request any additional information in connection with the Investor's use of the Platform, the Offer, the Islamic Investment Note, this Agreement and/or the Company's services including but not limited to the source of funds which the Investor seeks to invest either generally or in a particular Islamic Investment Note Campaign. The Investor is required to furnish the Company with the requested information as and when the request is made.

- 3.6 By submitting the Investor's registration and/or the Investor's application for approval as an Investor, the Investor irrevocably agrees and authorises the Company to carry out the necessary internal verification and checking process, and to obtain information about the Investor and the Investor's business from any third party including the Company's Ecosystem Partners, if applicable. The Investor is also required to provide a valid email address, username and password (which is necessary for the Investor to gain access to the Platform). The email address, username and password belong exclusively to the Investor and are not transferable and the Investor shall keep the email address, username and password confidential and secure at all times. The Company reserves the right to terminate, suspend or restrict the access of the Investor to the Platform and to cease acting on the Investor's instructions, if the Company reasonably suspects that the person logged onto the Platform using the Investor's email address, username and password is not the Investor or an authorised person of the Investor or where the Company suspects that the access to the Platform account is for illegal, fraudulent or unauthorised uses. Any breach of security, loss, theft or unauthorised use of the Investor's email address, username and password or any security information must be notified to the Company immediately.
- 3.7 A notification will be sent to the Investor to inform the Investor if the Investor's registration and/or the Investor's application for approval as an Investor is successful or otherwise. The Company reserves the right to approve or reject any registration at the Company's sole and absolute discretion without assigning any reason whatsoever.
- 3.8 In the event the Company approves the Investor's registration and the Investor's application for approval, subject to the terms of this Agreement, the Investor will be able to invest in any Islamic Investment Note Campaign in the Islamic Investment Note Gallery.
- 3.9 The Investor agrees for the Company to collect the Investor's information from the Investor and/or any third party (including the Company's Ecosystem Partners) and to use the information the Company collected for the purposes of providing the Company's services to the Investor's pursuant to this Agreement. The Investor agrees to the full disclosure by the Company of such information collected to any Issuer (including any prospective Issuer and the Company's Ecosystem Partners) and any other third parties as the Company may decide in the Company's sole discretion in connection with the services provided by the Company, this Agreement and/or to comply with any law, regulatory requirement or directive.

4. The Islamic Investment Note

- 4.1 An Investor shall be able to invest in response to the Islamic Investment Note hosted by Issuer.
- 4.2 The Islamic Investment Note will include the following details:
- 4.2.1 the investment amount required by the Issuer;
 - 4.2.2 the tenure of the Islamic Investment Note; and
 - 4.2.3 profit rate of the Islamic Investment Note.

- 4.3 The Platform will contain, amongst other information, the following:
- 4.3.1 information that explains the key characteristics of the business of the Issuer;
 - 4.3.2 information that explains the purpose of the Financing and the targeted amount to be financed;
 - 4.3.3 information relating to the business plan of the Issuer; and/or
 - 4.3.4 risk-scoring of the Islamic Investment Note.
- 4.4 The Investor may consider an Islamic Investment Note to be successfully completed at any time where it is at least eighty (80%) percent invested.

5. The Investor's Account and Password

- 5.1 As part of the registration process, the Investor will be required to provide a valid email address as the Investor's login identification. The Investor will also be required to assign a strong password to the Investor's account.
- 5.2 The Investor's registration with the Platform as an Investor is strictly for the Investor's own use only. The Investor is required to keep the email address and password confidential and secure at all times. The Investor shall be responsible for all information and documents submitted to and activity carried out on the Platform by the Investor and/or anyone using the Investor's account. Without prejudice to Clause 8, the Company reserves the right to, at any time at the Company's sole discretion, restrict, suspend or terminate the Investor's access to the Platform and/or Website and/or cease to act on instructions received from the Investor's account if there is any reasonable suspicion that the Investor's account has been accessed by any person other than the Investor or a person the Investor has authorised, or if there is any reasonable suspicion that the Investor's account is, has been or will be used for any illegal, fraudulent or unauthorised purposes. The Investor shall inform the Company immediately if the Investor's account has been accessed or used without the Investor's authorisation.

6. Non-Resident Investors

- 6.1 Non-residents who register as Investors on the Platform are solely and wholly responsible for ensuring compliance with all laws of Malaysia and laws of their home country or country of residence or the country from which they may access the Platform (including but not limited to any securities and exchange control laws). The Company accepts no responsibility whatsoever for any breach of such laws by non-residents of Malaysia.
- 6.2 Some countries have securities laws which regulate the offering of financial products such as the offering of Islamic Investment Note to the public. No offer is made through the Platform and/or Website or may be accepted by any non-resident of Malaysia if to do so would constitute a breach of any such securities laws. To the maximum extent permitted by law, any such offer or any subscription for Islamic Investment Note as a result of such an offer will be void and of no effect in relation to that country and persons subject to its laws.

7. Accessing the P2P Platform and Use of the Services

- 7.1 By accessing the P2P Platform, the Investor shall be deemed to represent to the Company that on each occasion the Investor accesses the Platform or makes an Offer or subscribe to the Islamic Investment Note in response to any Islamic Investment Note Campaign, the Investor is doing so in compliance with all applicable laws, and all information and documents submitted or provided to the Company are true, accurate, complete and up-to-date. The Investor shall be liable to the Company and hereby irrevocably undertakes to indemnify the Company and to keep the Company

indemnified, at all times, against any and all claims, losses, expenses or liabilities whatsoever arising out of or in connection with any non-compliance or alleged non-compliance with this Clause or any provision of this Agreement, to the maximum extent permitted by law.

- 7.2 The Investor agrees to maintain the Investment Limit as described in the table set out in Clause 3.4 of this Agreement (as may be revised by the Company from time to time by notice) pursuant to the “**Category of Investors**” the Investors have declared themselves to belong to.
- 7.3 The Investor agrees that all the Company’s activities are subjected to the laws of Malaysia. Any redress the Investor may seek from the Company in any circumstances is under Malaysian law.
- 7.4 The Investor is strongly encouraged to seek professional advice as to the Investor’s rights and obligations regarding the Islamic Investment Note.
- 7.5 The Investor agrees to notify the Company should there be any changes to any of the details which the Investor has provided to us. This is particularly important for any change in the email address as email is the principal medium of communication between the Company and the Investor.
- 7.6 The Investor agrees to, at all times, duly observe and comply with the Investor’s obligations under the Other Agreements and this Agreement.

8. Termination

- 8.1 Notwithstanding anything in this Agreement, the Company reserves the right to restrict access to or suspend the Investor’s account with the Company, and/or terminate this Agreement at any time with immediate effect if any of the following events occur:
- (a) the Investor is not properly registered with the Companies Commission of Malaysia;
 - (b) the Investor breaches any of the terms of, or covenants, warranties or undertakings under, the Islamic Investment Note, the Other Agreements and/or this Agreement;
 - (c) any of the representation, warranty or information made or given or submitted by the Investor to the Company under this Agreement, the Other Agreements, the Islamic Investment Note or in connection the use of the Company’s services is incomplete, untrue, incorrect or misleading in any material respect;
 - (d) the results of internal verification, authorisation and checking process conducted by the Investor pursuant to Clause 3.5 are unsatisfactory or fail to meet the minimum criteria set by the Company;
 - (e) the occurrence of any event or circumstance which, in the Company’s sole opinion, constitutes or is reasonably likely to constitute a Material Adverse Change;
 - (f) it is or will become unlawful for the Investor to perform or comply with any one or more of the Investor’s obligations under this Agreement.
- 8.2 The Investor may terminate this Agreement by sending the Company an email of the Investor’s intention to terminate the Investor’s account PROVIDED ALWAYS that there are no outstanding fees, charges or payments whatsoever due to the Company and/or any Issuer and PROVIDED FURTHER that there is no Islamic Investment Note currently in force or outstanding between the Investor and any Issuer.
- 8.3 Upon termination of this Agreement in accordance with the terms of this Agreement, the Company will credit into the bank account provided by the Investor any funds left in the trust account which

belongs to the Investor SUBJECT to the deduction of any outstanding fees, charges or payments whatsoever due to the Investor.

9. The Company's Services

9.1 As a P2P financing platform, the Company offers a matching service between Issuers who are registered on the P2P Platform and are seeking to issue Islamic Investment Notes with Investors who are registered on the P2P Platform and are seeking to invest surplus funds by subscribing to the Islamic Investment Notes for a specified rate of return.

9.2 Any Issuer who is seeking funds will submit an application or Issue Request through the P2P Platform which application or Issue Request will be subjected to the Company's internal assessment and approval in order to be featured on the Islamic Investment Note Gallery. Investors who are seeking to invest surplus funds will be able to access the Islamic Investment Note Gallery and invest in any of the Islamic Investment Note Campaigns that meet their requirements subject to the terms of this Agreement.

9.3 The Company's proprietary credit scoring process is undertaken for every Issue Request from an Issuer. The credit scoring process is undertaken mainly to ensure that the directors, shareholders, partners, proprietors and/or senior management staff are fit and proper, to verify the business reasons or purpose for the request of funds, and to provide a general indication of the reputation of the Issuer.

9.4 As part of the Company's credit scoring process, the Company will make basic enquiries on the general business and financial performance of the Issuer, and on key individuals associated with the Issuer, such as the senior management, directors and major shareholders. The Company's enquiries will extend to, but will not be limited to the following:

(a) review of credit report on the Issuer from a credit reporting agency; and

(b) review of credit report on the senior management, directors and major shareholders of the Issuer from a credit reporting agency.

9.5 The Investor acknowledges and agrees that the scores assigned to the Islamic Investment Note Campaigns in the Islamic Investment Note Gallery, while being the output of the Company's proprietary credit scoring process, does not in any way suggest that the Company is recommending that the Investor to invest in any of the Islamic Investment Note Campaigns, that the Company believes the Issuer will honour any or all investment note payments, or that the Company takes any responsibility or will in any way whatsoever be liable to the Investor if the Issuer does not honour any or all Islamic Investment Note payment or any other obligations under the Islamic Investment Note or deemed to accrue to the Investor from the Issuer, and the Company makes no representation, warranty or guarantee whatsoever, whether express or implied, on the same. The Investor agrees that the investment decision with respect to any Islamic Investment Note Campaigns in the Islamic Investment Note Gallery is the Investor's and the Investor alone. The Investor must read, understand and make the Investor's own decision concerning the risks associated with investing through crowdfunding platforms such as the P2P Platform. In this connection, by entering into this Agreement and utilizing our services, the Investor is deemed to be aware of and acknowledge the risk involved in such investments, and the Investor agrees to execute a self-declared risk acknowledgement form in such format and manner as determined by the Company. The Investor further acknowledges and agrees that the searches and enquiries that the Company carries out are based on publicly available sources and/or on documents and information provided to the Investor by the Issuer all or any of which may be incomplete, inaccurate or out-of-date.

10. Investing in an Islamic Investment Note Campaign

10.1 Upon being approved as an Investor, the Investor may access the details of the Islamic Investment Note Campaigns in the Islamic Investment Note Gallery. The details include the amount of funds requested by the Issuer, the applicable profit rate, late payment charges, the payment period or tenure and additional information about the Issuer and the purpose or the intended use of the funds sought by the Issuer. The documents and information contained in the Islamic Investment Note Campaigns (including any additional information and purpose of borrowing therein stated) are provided by the respective Issuers themselves. While the Company reviews the information and documents for appropriateness of language and content, the Company's sharing of the same with the Investor or publication of the same on the Islamic Investment Note Gallery is not and should not in any way whatsoever be deemed as an endorsement and assurance of the correctness, completeness and accuracy of such information.

10.2 After the Investor has viewed the details of any Islamic Investment Note Campaign, the Investor may decide to make an Offer to the Issuer in response to the Issuer's Islamic Investment Note Campaign subject to such minimum and maximum amount of investment limit as specified in Clause 3.4 (as may be revised by the Company from time to time by notice). The Investor can do so by informing the Company of the Investor's intended investment. The applicable profit rate, late payment charges and payment period for the Islamic Investment Note Campaign is determined by the Company in the Investor's sole discretion and by making the Offer, the Investor agrees that the Offer will be subject to the applicable profit rate and payment period or financing tenure. The Investor will then agree to the terms and conditions of the investment, and provide the Company with the necessary payment for the investment amount to be credited into a trust account as determined by the Company which payment shall be subject to clearance of or the Company's actual receipt of such funds without any deduction whatsoever.

10.3 The Investor agrees that the Principal Amount transferred into the trust account will be held in that trust account pending the completion of the Islamic Investment Note's Campaign Period for any Investor to make an Offer. No profit shall accrue to the Investor on any amounts held in the trust account. In the event that the Islamic Investment Note Campaign is successfully funded within the Campaign Period in accordance with Clause 10.4, the Investor agrees that the Principal Amount will be disbursed to the Issuer (subject to the execution of the Islamic Investment Note by the Issuer and any security documents, if applicable) without any notice to the Investor. Should the Islamic Investment Note Campaign be deemed unsuccessful pursuant to Clause 10.4 or is cancelled for whatever reason according to the terms of this Agreement, subject to the deduction of any fees or charges due to the Company under this Agreement, the Principal Amount in the trust account will be returned to the Investor's bank account registered with the Company without any profit.

10.4 Subject to Clauses 10.5 and 10.6 an Islamic Investment Note Campaign is considered as successfully funded only if all the following conditions are met:

(a) by the expiry of the Campaign Period, the total amount of funds committed by the Investors for that Islamic Investment Note Campaign achieves 100% of the amount approved for the Islamic Investment Note Campaign or is at least 80% of the amount approved for the Islamic Investment Note Campaign, whichever comes first;

(b) all the funds committed by all the Investors have been successfully transferred into the trust account determined by the Company; and

(c) there is no Material Adverse Change prior to the disbursement of the funds to the Issuer.

The Investor irrevocably agrees that the Company may vary any of the conditions or include any other conditions as specified by the Company at any time and from time to time.

10.5 Notwithstanding anything in this Clause 10, the Investor agrees that the Company has the ultimate

right to cancel any Islamic Investment Note Campaign at any time prior to the issuance of the Islamic Investment Note for whatever reason the Company deems appropriate without providing any reasons or explanations to the Investor, and the Company will not in any way whatsoever be held responsible or liable for any loss or damages whatsoever (including but not limited to any consequential or special loss or damages) incurred by the Investor or that might be deemed to accrue to the Investor as a result of such cancellation.

10.6 The Investor will not be allowed to call off the Islamic Investment Note Campaign, and, consequently, the Offer after the Investor has made an Offer.

10.7 Upon an Islamic Investment Note Campaign being successfully funded, the Investor agrees that a single Islamic Investment Note (in the form as prescribed in **Appendix A** of this Agreement as may be amended by the Company in writing) shall be issued by the Issuer in favour of all Investors who have made the Offer in response to the Islamic Investment Note Campaign, and the Investor agrees to be bound by the terms and conditions of the Islamic Investment Note. The Investor undertakes and warrants that the Investor shall not amend the terms of the Islamic Investment Note in any manner and the Investor agrees that the Company has the sole discretion and right to revise and amend any of the terms of the Islamic Investment Note from time to time by notice to the Investor and the Issuer, and the Investor agrees to be bound by such amended terms. The Investor agrees to authorise the Company to retain the Islamic Investment Note and any security documents on the Investor's behalf, and the Company shall have the discretion, but is not required, to provide the Investor with an electronic copy of the Islamic Investment Note or a copy of such security documents when requested.

10.8 The Investor acknowledges and agrees that each Islamic Investment Note:

- (a) is issued under the Guidelines on Recognized Markets issued by the Securities Commission Malaysia pursuant to Section 377 of the CMSA or the laws of any applicable jurisdiction;
- (b) is not made in or accompanied by a prospectus that is registered with the Securities Commission of Malaysia or any other regulatory body; and
- (c) shall not be subsequently sold to any person, unless the offer resulting in such subsequent sale is made in accordance with all applicable requirements for such sales under the CMSA or the laws of any applicable jurisdiction.

10.9 If the Islamic Investment Note Campaign is successfully funded the Company will disburse the Principal Amount to the Issuer after deducting any fees and charges (including but not limited to the fees specified in Clause 13) within *[3 working days]* after:

- (a) receipt of the duly executed and stamped Islamic Investment Note; and
- (b) if applicable, receipt of the duly executed and stamped security documents together with other relevant supporting documents as may be required by the Company, and perfection of the security documents including any lodgment or registration thereof with any relevant authority or third party,

PROVIDED ALWAYS that there is no Material Adverse Change.

10.10 The Investor hereby appoints the Company as its agent to do any of the following on the Investor's behalf:

- (a) to enter into the P2P Islamic Facility with the Issuer based on terms and conditions that the Company deems necessary;
- (b) instruct the Issuer proposing to make any payment due to the Investor under the Islamic Investment Note to make such payment to such trust account as may be determined by

- the Company;
- (c) deduct from any monies held by the Company on the Investor's behalf, whether under trust or escrow, without notice to the Investor, any payments due to any Issuer or the Company;
- (d) terminate the Islamic Investment Note in accordance to the terms of the Islamic Investment Note;
- (e) if deemed viable by the Company, proceed with Restructuring (as hereinafter defined) PROVIDED ALWAYS that for the purposes of the Restructuring, the Company may impose such terms and conditions and/or vary the existing terms and conditions as may be deemed necessary and whereupon the Restructuring, the Company shall notify the terms and conditions thereof to the Issuer and the Investor and the Issuer and the Investor shall be deemed to have accepted the Restructuring and its terms and conditions;
- (f) appoint a third party debt collector at the Company's discretion to collect from the Issuer the whole of the outstanding Principal Amount together with any profit and late payment charges, and any other amounts, fees or charges payable under the Islamic Investment Note SUBJECT to all the costs and expenses thereto being solely borne by the Investor and SUBJECT FURTHER to payment of such fees as may be required and notified by the Company;
- (g) commence legal proceedings against the Issuer to recover the amounts owed under the Islamic Investment Note on the Investor's behalf SUBJECT to all the costs and expenses thereto being solely borne by the Company and SUBJECT FURTHER to payment of such fees as may be required and notified by the Company;
- (h) carries out any other actions on the Investor's behalf as specified in the Islamic Investment Note.

11. Payments

- 11.1 Upon receipt of any payment by the Issuer (subject to clearance of such funds), the Company will transfer the Investor's portion of the payment (calculated based on the proportion of the Principal Amount made or invested by the Investor to the aggregate Principal Amounts under the Islamic Investment Note) together with any attributable profit or late payment charges received from the Issuer, into the bank account provided by the Investor after deducting all the relevant fees and charges imposed on or payable by the Investor in accordance with Clause 13 within [3 working days] from the date of receipt of such payment from the Issuer. No profit shall accrue to the Investor for the duration that the payment is held in the trust account.
- 11.2 Without prejudice to Clause 11.3, the Investor agrees that the Company may allow the Issuer a 7 days grace period ("**Grace Period**") from such date on which payment of the Principal Amount and profit accrued (whether at intervals or otherwise) is due as specified in the Islamic Investment Note ("**Due Date**") or the date on which the period within which the full amount of the Principal Amount and profit accrued has to be fully repaid by the Issuer as specified in the Islamic Investment Note ends ("**Maturity Date**"), as the case may be, to remit the payment before imposing any late payment charges on the outstanding amount. If the Issuer fails to remit the payment by the expiry of the Grace Period, the Company may levy late payment charges on your behalf on the outstanding amount commencing from the date immediately following the Due Date or the Maturity Date until full settlement of the outstanding amount.
- 11.3 In the event that the Issuer fails to pay the outstanding Principal Amount, any profit and late payment charges accrued and any other amounts, fees or charges payable under the Islamic

Investment Note in accordance with the terms of the Islamic Investment Note, the Investor authorises the Company to carry out the following on the Investor's behalf:

- (a) if the Issuer fails to make payment by the Due Date or the Maturity Date, the Company shall contact the Issuer during the Grace Period to remedy the default;
- (b) if the Issuer fails to remedy the default by the date immediately following the expiry of the Grace Period, the Company may, at its sole option, elect to:
 - (i) if deemed viable by the Company, restructure the Islamic Investment Note and the payment thereunder for a further period of not more than 30 days ("**Restructuring**") PROVIDED ALWAYS that for the purposes of the Restructuring the Company may impose such terms and conditions and/or vary the existing terms and conditions as may be deemed necessary and whereupon the Restructuring, the Company shall notify the terms and conditions thereof to the Issuer and the Investor and the Issuer and the Investor shall be deemed to have accepted the Restructuring and its terms and conditions; or
 - (ii) appoint a third party debt collector at the Company's discretion to collect from the Issuer the whole of the outstanding Principal Amount together with any profit and late payment charges accrued, and any other amounts, fees or charges payable under the Islamic Investment Note SUBJECT to all the costs and expenses thereto being solely borne by the Investor and SUBJECT FURTHER to payment of such fees as may be required and notified by the Company. If after appointing the third party debt collector, such unpaid amounts are not recovered within [60 days] from the date of appointment of the third party debt collector, the Company shall notify the Investor of the non-recovery of such unpaid amounts and terminate the Islamic Investment Note on the Investor's behalf with immediate effect by giving a written notice to the Issuer;
- (c) if the Issuer fails to remedy the default by the end of the period of the Restructuring, the Company may appoint a third party debt collector at the Company's discretion to collect from the Issuer the whole of the outstanding Principal Amount together with any profit and late payment charges accrued, and any other amounts, fees or charges payable under the Islamic Investment Note SUBJECT to all the costs and expenses thereto being solely borne by the Investor and SUBJECT FURTHER to payment of such fees as may be required and notified by the Company. If after appointing the third party debt collector, such unpaid amounts are not recovered within [60 days] from the date of appointment of the third party debt collector, the Company shall notify the Investor of the non-recovery of such unpaid amounts and terminate the Islamic Investment Note on the Investor's behalf with immediate effect by giving a written notice to the Issuer.

11.4 Upon the appointment of the third party debt collector pursuant to Clause 11.3(b)(ii) or 11.3(c), the whole of the outstanding Principal Amount including any profit and late payment charges, and any other amounts, fees or charges payable under the Islamic Investment Note shall immediately become due and payable in a single lump sum within [60 days] days from the date of appointment of the third party debt collector, failing which, the Islamic Investment Note will be terminated in accordance with Clause 11.3(b)(ii) or 11.3(c) and the Investor shall have the right to commence legal proceedings against the Issuer to recover the amounts owed under the Islamic Investment Note. The Investor agrees that the costs and expenses in relation to the services of such third party professional debt collectors will be solely borne by the Investor, the rates of which will be communicated to the Investor from time to time. The Investor agrees that there is no assurance that any such efforts will be successful in recovering any amount due to the Investor under the Islamic Investment Note, and shall not hold the Company liable or responsible for any cost, loss or damages incurred and experienced by the Investor in relation to the Islamic Investment Note.

11.5 The Company, may, if so requested by the Investor, on their behalf:

(a) commence legal proceedings against the Issuer to recover the amounts owed under the Islamic Investment Note; and/or

(b) enforce the security and exercise the rights to seek payment of the amounts or any part thereof owed under the Islamic Investment Note pursuant to the security documents,

SUBJECT to all the costs and expenses thereto being solely borne by the Investor and SUBJECT FURTHER to payment of such fees as may be required and notified by the Company. The Investor agrees that there is no assurance that any such efforts will be successful in recovering any amount due to the Investor under the Islamic Investment Note, and shall not hold the Company liable or responsible for any cost, loss or damages incurred and experienced by the Investor in relation to the Islamic Investment Note.

11.6 The Investor further agrees that the Company shall be entitled to deduct from the amount recovered from the Issuer or any guarantor or security any fees and charges (including but not limited to the fees specified in Clause 13, this Clause 11 and any other payment of fees as may be required by the Company) due from the Investor to the Company before distributing the remaining amount to the Company and the other Investors in accordance with such payment due and owing to the Company and such other Investors pursuant to the Islamic Investment Note.

11.7 The Investor agrees not to contact or attempt to contact any Issuer (including any of its owners, shareholders, directors, officers or employees) directly or indirectly in respect of the Islamic Investment Note, for the payment of the Principal Amount (including any profit and late payment charges accrued, and any other amounts, fees or charges payable under the Islamic Investment Note) or for any other purposes without the Company's prior written consent. The Investor authorises the Company to contact the Issuer on your behalf if there is a need to do so which shall be determined by the Company. If the Investor is contacted by any Issuer (including any of its owners, shareholders, directors, officers or employees) at any time, the Investor shall not respond to them and shall immediately inform the Company of such contact or attempted contact.

11.8 The Investor hereby acknowledges the Issuer is directly and solely liable and responsible to pay any amount due to the Investor under the Islamic Investment Note and the Company is merely facilitating in the collection and transfer of the payment, and recovery of any amounts owed, to the Investor by the Issuer under the Islamic Investment Note.

11.9 The Investor further acknowledges that the Company has the right to notify the Investor on behalf of the Issuer in respect of any exercise of the Issuer's rights under the Islamic Investment Note.

12. No Warranty

12.1 The Company does not provide any representation, warranty or promise whatsoever that the Investors will make any Offer or the Issuer's Islamic Investment Note Campaign will be successfully funded when hosted on the P2P Platform.

13. Fees and Charges

13.1 The fees and charges imposed on and payable by the Investor for registration or use of the Platform, provision of the Company's services herein and/or in connection to any Offer and this Agreement are set out in **Schedule 2** hereto. The Investor agrees that the fees and charges are subject to revision from time to time as the Company may notify the Investor and the Investor agrees to pay the Company such revised fees and charges. All amounts are stated in Malaysian Ringgit.

13.2 The Investor hereby agrees that the Company may deduct any fees and charges from any amount received from the Issuer or any guarantor or security before any payment of the Principal Amount or any part thereof including any profit or late payment charges is disbursed to the Investor

pursuant to Clause 11.

13.3 It is the Investor's obligation to ensure that the details of the designated bank account provided to the Company is always up to date.

14. Representations and Warranties

14.1 Each of the representations, warranties and undertakings contained in this Clause shall survive and continue to have full force and effect after the execution of this Agreement and the Investor warrants that each of the representations, warranties and undertakings in this Clause is correct, true and accurate at all times until the expiry or termination of this Agreement as if repeated then by reference to the then existing circumstances.

14.2 The Investor hereby represents and warrants as follows (where applicable):

- (a) that the Investor has the legal capacity to enter into this Agreement. If the Investor is a limited liability partnership, partnership or company, the Investor warrants that the Investor's appointed representative(s) has the consent and authority to enter into this Agreement on the Issuer's behalf;
- (b) that the Investor is not a "non-resident" for the purpose of the foreign exchange control regulations in Malaysia;
- (c) that the Investor has full power, authority, necessary expertise and experience to abide by this Agreement;
- (d) that the Investor shall not create or assume any obligation on behalf of the Company or the P2P Platform for any purpose whatsoever;
- (e) that the Investor shall promptly, after becoming aware of them, disclose to the Company any circumstances (including without limitation, any claims, undisclosed liabilities, litigation, arbitration, court or administrative proceedings or investigations which are current, threatened, pending or otherwise reasonably likely to occur against the Investor by any third party) and the Investor shall procure the relevant solicitors to provide the Company the details of the matter in writing which could or might result in a Material Adverse Change in the Investor's financial condition, business or assets;
- (f) that the Investor shall comply with all applicable laws and regulations and promptly obtain all consents or authorisations necessary (and do all that is needed to maintain them in full force and effect) under any law or regulation to enable the Investor to perform the Investor's obligations under this Agreement, the Islamic Investment Note and to ensure the legality, validity, enforceability and admissibility in evidence of the funding in any relevant jurisdiction, including Malaysia;
- (g) that the Investor shall notify the Company of any event of default occurring under the Terms of Service and/or any other agreement to which the Investor is a party, promptly on becoming aware of its occurrence;
- (h) that the Investor shall carry on and conduct the Investor's business in a proper and efficient manner and will not make any substantial change to the shareholding, management and/or general nature or scope of the Investor's business as carried on at the date of the Islamic Investment Note;
- (i) that the Investor shall not borrow/seek any monies from the Investor's directors, officers, members, partners, shareholders or any other third party that ranks in priority of recovery to the funding. In the event that the Investor does enter into any such financing, the

Investor must notify the Company and the financier in writing and the lender's/financier's rights to payment of that financing shall be subordinated to the funding, except to the extent otherwise required by the applicable insolvency and other laws;

- (j) that the Investor shall not enter into any amalgamation, demerger, merger or corporate reconstruction;
- (k) that the Investor is not an undischarged bankrupt or wound-up nor are there any bankruptcy or winding-up proceeding(s) pending or threatened against the Investor;
- (l) that no civil/criminal proceedings have been commenced against the Investor; and

14.3 The Investor further warrants, undertakes, represents and covenants as follows:

- (a) that all information provided to the Company, including in the course of the Investor's registration and financing process, is complete, true and accurate in all respects and that the Investor does not anticipate or reasonably expect any material change to such information in the six (6) months following the Investor's acceptance of the funding;
- (b) that the information the Company hold on record for the Investor is up to date. The Investor agrees to inform the Company as soon as reasonably possible in writing if any of the information the Investor has provided to the Company changes or is likely to change at any time;
- (c) that the Investor shall not omit to provide the Company any information Investor is aware of that would materially impact on the decision of an Investor to provide funding to the Investor via the P2P Platform;
- (d) that the Investor shall use the P2P Platform only for lawful purposes and in a way which does not infringe the rights of anyone else or restrict or inhibit anyone else's use and enjoyment of the P2P Platform;
- (e) that the Investor shall not use the P2P Platform or any information accessible on or obtained therefrom for the purpose of canvassing or soliciting any person or enticing any person away from the P2P Platform;
- (f) that the Investor shall take and have taken all reasonable precautions to ensure that any data the Investor upload or otherwise submit to the P2P Platform or the Company is free from viruses and anything else which have a contaminating or destructive effect on any part of the P2P Platform or any other technology;
- (g) that the Investor is responsible for all costs incurred by the Investor in accessing the P2P Platform; and
- (h) that the Investor shall only download and print content from the P2P Platform solely for the Investor's own personal use or in the course of the Investor's business to the extent required to use the services provided thereon. P2P Platform content must not be copied or reproduced, modified, redistributed, used or otherwise dealt with for any other reason without the Company's express prior written consent.

15. Personal Data Protection Notice and communication of activity

15.1 The Investor agrees to the terms of the Company's Personal Data Protection Notice and that the Company is allowed to disclose the Investor's personal data to the other users of the Company's Platform (including but not limited to the Investor, prospective Investor and the Company's Ecosystem Partners) and other parties as may be set out in the Company's Personal Data

Protection Notice. The Investor also agrees that the Company may disclose the Investor personal data to any government agency and regulatory body when requested.

15.2 The Investor agrees and allow the Company to send the Investor emails from time to time containing information about activity on the Company's Platform including but not limited to new Islamic Investment Note Campaigns and progress on the existing Islamic Investment Note Campaigns. These emails do not constitute advice or recommendation to the Investor. The Investor also allows the Company to send emails to the Investor regarding the Investor's membership, the Company's business, the Company's terms and agreements, or other matters that the Company believes are relevant to the Investor.

16. Retention of Records

16.1 The Company is required by law to retain records relevant to the Investor's membership and activities on the P2P Platform for a minimum of 7 years following the termination of the Investor's membership or such longer period as may be required by law. The Investor is unable to request for the destruction or deletion of any such records unless as required by law or other regulatory requirement. These records shall be conclusive evidence of the facts and matters they purport to record.

17. Anti-Money Laundering Laws

17.1 The Investor also warrants to have complied with the Anti-Money Laundering Laws. In furtherance thereof, the Investor also warrants that the Investor has conducted the requisite due diligence for purposes of the compliance with the Anti-Money Laundering Laws.

17.2 Notwithstanding clause 17.1, the Investor also agrees that the Company is duly authorised to obtain, collect and request for further information on the Investor for the purposes of complying with the Anti-Money Laundering Laws.

17.3 The Company reserves the right to terminate this Agreement upon discovery of any money laundering instances implicating the Company, any Issuer and/ or the Investor.

18. Cessation of the Platform

18.1 Notwithstanding anything stated in this Agreement, the Company reserves the right to discontinue the operation of the Platform. The Company will notify the Investor via email or other means as soon as possible in the unlikely event that the Company takes the decision to discontinue the operations of the Platform. At that point in time:

(a) no new members may be registered on the Platform, no new Issue Requests may be submitted, and no new Islamic Investment Note Campaigns will be published on the Islamic Investment Note Gallery;

(b) all Islamic Investment Note Campaigns on the Islamic Investment Note Gallery pending funding will be cancelled and the funds already transferred into our trust account will be returned to the relevant Investors' nominated bank account without any profit and after deducting any applicable fees and charges; and

(c) all successful and active Islamic Investment Note Campaigns will continue to be run by the Company until the full payment by the Issuer or through the recommendation of legal action for defaulted financing or termination of the Islamic Investment Note whichever that occurs earlier.

18.2 The Platform will only be terminated upon the completion of payment by the Investor or termination of

the Islamic Investment Note, whichever that occurs earlier.

19. Liability

19.1 The Company, or any of the Company's officers, shall not in any way whatsoever be liable for any direct, indirect, punitive, incidental, special, consequential damages, losses, expenses, liabilities under any causes of action or any damages whatsoever, including, without limitation, damages for loss of use or data, loss of opportunity, loss of goodwill, loss of profits (whether revenue or anticipated profits) or losses to the Investor or other third parties arising out of or in any way connected with:

(a) the use or performance of the P2P Platform or the Company's services;

(b) the Issuer or guarantor pursuant to any security document failing to pay any amount owing under the Islamic Investment Note to the Issuer through the P2P Platform or otherwise;

(c) any information about the Issuer or guarantor or documents made available to the Investor through the P2P Platform or otherwise, or in respect of the Company's proprietary scoring process, including but not limited to the Issuer's creditworthiness or the lack thereof;

(d) any negligence, willful default or fraud on the part of any third party debt collector in the provision of its services;

(e) any delay or inability to use the P2P Platform or the Company's services;

(f) any provision of or the inability to provide the services;

(g) any information, data, software, products, services and related graphics obtained through the P2P Platform or otherwise;

(h) any reliance on any statement, representation or information on the Platform or otherwise; or

(i) any use of the P2P Platform or the Company's services hereunder,

whether based on contract, tort, strict liability or otherwise, except where such loss or damage arises solely from the breach of this Agreement by the Company, or was solely caused by the willful default and fraud by the Company.

19.2 In the event that the Company is liable for losses or damages, the Investor agrees that the Company's aggregate liability to the Investor for any and all damages, losses and causes of action (whether in contract, tort including, without limitation, negligence, or otherwise) in relation to the services shall not exceed the total amount of fees and charges paid by the Investor to the Company in the [12 months] immediately preceding the time such liability arose.

19.3 Without prejudice to the other provisions herein, the Investor agrees to indemnify and hold the Company, and the Company's officers, harmless at all times against all actions, proceedings, costs, claims, expenses (including all legal costs on a full indemnity basis), demands, liabilities, losses (whether direct, indirect or consequential) and damages (whether in tort, contract or otherwise) whatsoever and howsoever arising, including but not limited to claims made by third parties and claims for defamation, infringement of intellectual property rights, death, bodily injury, wrongful use of computers, unauthorized or illegal access to computers (including but not limited to hacking), property damage or pecuniary losses which the Company's officers may sustain, incur, suffer or pay arising out of, in connection with or pursuant to the access to and/or use of the Website or services by the Investor, whether or not such access or use was authorised or whether it was due to any act or omission on its part, the breach of this Agreement, the Islamic Investment

Note and/or the Other Agreements by the Investor, the violation by the Investor of any rights or another person or entity or the breach by the Investor of any requirement, duty or law.

20. Notices

20.1 Any notice from the Investor must be in writing and must be given by delivery at or by sending by post or other faster postal service or telex or facsimile transmission. Where notice is given by sending in a prescribed manner it shall be deemed to have been received when in the ordinary course of the means of transmission it would be received by the addressee. To prove the giving of a notice it shall be sufficient to show it was dispatched. A notice shall have effect as soon as the actual or deemed receipt of the notice by the addressee.

20.2 Any notice to be given by the Company to the Investor shall be in writing and must be given by delivery at or by sending by post or other faster postal service or telex, facsimile transmission, email or other means of telecommunication in permanent written form. Where notices is given by sending in a prescribed manner it shall be deemed to have been received when in the ordinary course of the means of transmission it would be received by the addressee. To prove the giving of a notice it shall be sufficient to show it was dispatched. A notice shall have effect as soon as the actual or deemed receipt of the notice by the addressee.

20.3 The addresses, telephone facsimile numbers of the Company and the Investor are set out in the application form.

21. General Terms

21.1 Nothing in this Agreement shall constitute or be construed so as to create a joint-venture or partnership between the Investor and the Company. Nothing in this Agreement is intended to constitute the Investor and the Company being an agent of one another and save as expressly provided for under this Agreement, neither party has the power or authority to act on behalf of the other or to bind each other except with the prior written consent of either one of the parties

21.2 A failure or delay by the Investor or the Company in exercising any rights under this Agreement shall not be deemed to be a waiver of that right, and any waiver by the Investor or the Company of any breach of any provision of this Agreement shall not be deemed to be a waiver of any subsequent breach of the same or any other provision.

21.3 Should any provision of this Agreement or part thereof is rendered void, illegal or unenforceable by any legislation to which it is subject, it shall be rendered void, illegal or unenforceable to that extent only and the rest of this Agreement shall continue in full force and effect, and the legality, validity and enforceability of the whole of this Agreement in any other jurisdiction shall not be affected.

21.4 This Agreement and the documents referred to in this Agreement collectively embody the entire terms and conditions agreed upon between the Investor and the Company with respect to the matters set forth therein, and supersedes and replaces all previous agreements and understandings between the Investor and the Company. In entering into this Agreement, neither of the Company will rely on, and thereby shall have no remedies in respect of, any representation, warranty, statements or other provisions except as expressly provided for in this Agreement.

21.5 Each party shall bear its own cost and expenses (including legal and professional fees) relating to the preparation, negotiation and execution of this Agreement. However, the stamp duty, fees, taxes or charges imposed by any government body or authority in respect of this Agreement shall be solely borne and paid by the Investor while the stamp duty, fees, taxes or charges imposed by any government body or authority in respect of the Islamic Investment Note shall be solely borne and paid by the Issuer.

21.6 Notwithstanding any other provisions herein, in the event the Company is unable to perform any obligations hereunder or any operations or to provide any service(s) due to any reason beyond the Company's control, including but not limited to fire, earthquake, flood, epidemic, pandemic, natural catastrophe, accident, riot, civil disturbance, industrial dispute, act of public enemy, embargo, war, Act of God, or any failure or disruption to telecommunication, electricity, water, fuel supply or any factor in a nature of a force majeure, the Company shall not in any way be liable for any failure on its part to perform such obligations or for any inconvenience, loss, injury, damages suffered or incurred by the Investor or any security part arising therefrom.

21.7 All disclaimers, indemnities and exclusions in this Agreement shall survive the termination of this Agreement for whatever reason.

21.8 Time shall be of essence in relation to all matters relating to this Agreement.

21.9 This Agreement and any dispute or claim arising out of or in connection with it shall be governed by and construed in accordance with the laws of Malaysia. The courts of Malaysia shall have exclusive jurisdiction over any such claim and the parties to this Agreement submit to the jurisdiction of the courts of Malaysia.

21.10 This Agreement shall be deemed duly executed and shall be effective and binding upon the Investor and the Company when the Investor affirms assent to it by clicking "Agree" on the relevant webpage on the Website.

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Schedule 1

Required Information and Documents

Information required for application process (where applicable):

- The Investor's email address;
- The Investor's mobile contact number;
- The names of the Investor's shareholders, partners or owners;
- The identification card/passport numbers of the Investor's shareholders, partners or owners; ● The mobile contact numbers of the Investor's shareholders, partners or owners; ● Bank account details.

Documents required for application process (where applicable):

- Relevant certified NRIC or valid passport;
- Relevant certified constitutional documents as per legal status (i.e. Certificate of Incorporation, Constitution, etc.), Forms 9, 13, 24 and 49 and/or the equivalent forms under the Companies Act 2016, Business Registration Form A/B, Form E and Trading License and NRIC of proprietors, partners, shareholders, directors, guarantors (where applicable and passport copy in case of foreigners);
- Certified Board of Directors' Resolution or partnership mandate;
- Latest B/BE form (i.e. tax return form) or latest EA Form;
- Latest personal savings/current account statements;
- Letter of Authorisation.

Schedule 2

Fees and Charges

Fee Type	Rate Description
Invoice Financing Fee	10%-30% Fee charged on profit income upon receipt of payment from the Issuers of the Islamic Notes for the duration of the Islamic Investment Notes tenure. There will be no charges if there are no payments received.
Business Term Financing Fee	1% - 2% on the principal Fee charged on the principal and profit income upon receipt of payment from the Issuers of the Islamic Notes for the duration of the Islamic Investment Notes tenure. There will be no charges if there are no payments received. Types of Facility under the Business Term Financing: <ol style="list-style-type: none"> 1. Business Term Funding; 2. Dealer Funding; 3. Franchise Funding; 4. Invoice Funding; 5. Project Funding; and 6. Property Funding.
Withdrawal Processing Fee	RM 0.11 – RM1.00 Fees charged to cover transaction charges charged by banks, if any (such as IBG, FPX, etc).

APPENDIX A

ISLAMIC INVESTMENT NOTE

For the Principal Amount received by the Issuer, the Issuer agrees to pay each of the Investors listed in this Islamic Investment Note the relevant principal amount and profit amount as set out herein on such payment dates in accordance with the payment schedule specified herein.

Islamic Investment Note identification number:
Type of payment (Bullet payment / Equal instalment):
Issuer (including company / business registration number):
Date of Principal Amount disbursement:
Principal Amount:
Maturity date and Maturity period:
Profit rate (per annum):

Total profit payable:

Late payment charges rate (per annum):

Payment schedule:

Date	Principal Amount	Profit Amount	Total Amount Payable

Investor list:

No	Investor Name	Investor ID	Principal Amount Profit Payable	Total Payable

This Islamic Investment Note is issued and endorsed by:

Name of Director / Partner
For and on behalf of the Issuer
Date: