

Securities

7 December 2015

Notice on Automatic Payment Into Your Trust Account (“e-Trust”)

Dear Valued Customers ⁽¹⁾

To further enhance the efficiency in our conduct of business in order to serve you better, effective 15 January 2016, all monies due to you (including sale proceeds and contra gains due to you) will be automatically credited into the trust account maintained with us under your name (“**e-Trust**”).

In this regard, your cheque payment option will be replaced with **e-Trust**, unless otherwise instructed by you.

The **e-Trust** designed for both benefits and convenience is summarized as follows:

- You will be able to earn interest on the balance ⁽²⁾ of your trust account which is calculated on a daily basis and credited on a monthly basis;
- You will be able to earn interest immediately starting from the date when the payment is due to you. For example, under e-Trust, your sale proceeds will earn you interest right from T+3 (sale date + 3 market days); and
- You will be able to utilize your trust monies to settle your next purchases by giving an instruction to your Dealer’s Representative.

Notwithstanding the change of payment mode from cheque to **e-Trust**, our terms and conditions which governs the operations of your account remain unchanged. The terms and conditions can be viewed or downloaded from <http://w3einvest.affinhwang.com/web/einvest/on12092014>.

Withdrawal from Trust Account

Should you intend to use the money in your trust account, a withdrawal can be made any time. Such request can be made directly to us or through your Dealer’s Representative. The request must be made on any working day and payment to you will be ready latest by the next business day ⁽³⁾.

Withdrawal can be in the form of cheque or electronic payment (“**e-Payment**”). We encourage you to sign up for our **e-Payment** service whereby you may receive your money without having to wait for ‘cheque clearance’.

e-Payment

To sign up our **e-Payment** service, just complete the [e-Payment form](#) ⁽⁴⁾ and submit it together with a copy of your bank statement or cheque book or bank-in slip wherein your name is stated clearly. Thereafter, pass the documents to your Dealer’s Representative for processing.

Please read the attached [Frequently-Asked-Questions \(“FAQs”\)](#) to know more. Alternatively, should you have any enquiries or require any further clarification, please feel free to contact your Dealer’s Representative, any of our [branches](#) or e-mail us at eservices@affinhwang.com.

Thank you.

⁽¹⁾ *Applicable to customers who opened trading account with us before 22 September 2014 and existing sale payment mode is ‘Cheque’.*

⁽²⁾ *Subject to minimum trust money of RM5,000 which can be changed from time to time.*

⁽³⁾ *The readiness of the payment may be different from branch to branch. Please check with your Dealer’s Representative.*

⁽⁴⁾ *Attachment – [e-Payment form](#)*