



NOTIS

Pelanggan Yang Dihargai,

Sila maklum bahawa mulai 14 November 2011 Public Bank Berhad/Public Islamic Bank Berhad (Bank) telah menyemak semula Borang Perakuan Pembukaan Akaun bagi pembukaan akaun deposit dalam RM.

Kami senaraikan di bawah ringkasan perubahan/syarat berkenaan:

- Dengan pengenalan Akaun-i Istismar, Bank telah memasukkan "**Terma dan Syarat bagi Akaun-i Istismar**" sebagai dokumen tambahan untuk ditandatangani oleh pelanggan yang membuka Akaun Istismar-i. Terma am "Akaun-i Pelaburan" digunakan bagi mewakili "Akaun Pelaburan Am-i Mudharabah dan Akaun-i Istismar" dalam semua bahagian yang berkaitan dalam Perakuan tersebut.
- Bagi Akaun Deposit Bersama, Bank memerlukan notis bertulis yang ditandatangani oleh semua pemegang akaun memaklumkan kepada Bank mengenai hasrat tuan/puan untuk menutup akaun tersebut.
- Dari semasa ke semasa apabila Terma dan Syarat Bank disemak semula atau diubah, tuan/puan dianggap bersetuju dengan perubahan-perubahan tersebut sekiranya tuan/puan terus menggunakan akaun tuan/puan selepas semakan semula atau perubahan dibuat pada Terma dan Syarat Bank.

Nota: Sila rujuk kepada Pegawai/Wakil Perkhidmatan Pelanggan kami sekiranya tuan/puan memerlukan sesalinan Borang Perakuan Membuka Akaun tersebut.

NOTICE

Dear Customer,

Kindly take note that with effect from 14 November 2011 Public Bank Berhad/Public Islamic Bank Berhad (the Bank) has revised the Account Opening Declaration Form for the opening of RM deposit accounts.

We list below a summary of the changes/conditions:

- With the introduction of the Istismar Account-i, the Bank has included the "**Terms and Conditions for Istismar Account-i**" as an additional document to be executed by customers who opens an Istismar Account-i. The general term "Investment Account-i" has been used to represent "Mudharabah General Investment Account-i and Istismar Account-i" in all relevant sections of the above Declaration.
- For Joint Deposit Accounts, the Bank requires a written notice signed by all account holders notifying the Bank of the intention to close the account.
- From time to time where the Bank's Terms and Conditions are revised or varied, you are deemed to have agreed to the changes if you continue to operate your account after the revision or variation of the Bank's Terms and Conditions.

Note: Kindly refer to our Customer Service Representative/Officer should you require a copy of the revised Account Opening Declaration Form.