

## SME DECLARATION FORM

1. I/We hereby declare that the **Company/Association/Club/Society/Partnership** represented by me/us belongs to the **Small and Medium Enterprises** as it meets either one of the two specified criteria, namely sales turnover or full-time employees whichever is lower defined as follows:

**Definition By Number of Employees**

Based on the number of full-time employees:

Category	Manufacturing*	Services** & Other Sectors***
Micro	<input type="checkbox"/> Less than 5 full-time employees	<input type="checkbox"/> Less than 5 full-time employees
Small	<input type="checkbox"/> 5 to 75 full-time employees	<input type="checkbox"/> 5 to 30 full-time employees
Medium	<input type="checkbox"/> 75 to 200 full-time employees	<input type="checkbox"/> 30 to 75 full-time employees

**Definition By Annual Sales Turnover**

Based on annual sales turnover:

Category	Manufacturing*	Services** & Other Sectors***
Micro	<input type="checkbox"/> Less than RM300,000	<input type="checkbox"/> Less than RM300,000
Small	<input type="checkbox"/> RM300,000 to less than RM15 million	<input type="checkbox"/> RM300,000 to less than RM3 million
Medium	<input type="checkbox"/> RM15 million to not exceeding RM50 million	<input type="checkbox"/> RM3 million to not exceeding RM20 million

\*Manufacturing refers to physical or chemical transformation of materials or components into new products.

\*\*Services refer to all services including distributive trade; hotels and restaurants; business, professional and ICT services; private education and health; entertainment; financial intermediation; and manufacturing-related services such as research and development (R&D), logistics, warehouse, engineering etc.

\*\*\*Others refer to the remaining 3 key economic activities, namely: primary agriculture [perennial crops (e.g. rubber, oil palm, cocoa, pepper etc.), cash crops (e.g. vegetables, fruits etc.), livestock, forestry, logging, marine fishing & aquaculture, construction (infrastructure, residential & non-residential & special trade) and mining & quarrying.

- I/We hereby confirm that all information provided is **true and accurate** to the best of my/our knowledge as at the date of this application.
- I/We accept and acknowledge that the Bank may in its discretion **accept or reject the application** and **revise the charges** with prior notice given if information provided is found to be inaccurate.
- I/We hereby agree as follows:
  - Customers successfully activated under SME-2-Reflex campaign must transact any amount within three months upon activation in order to enjoy the campaign benefits, otherwise the user tokens will be charged at RM50 per token (Maximum of 4 free tokens will be provided upon successful registration. Additional tokens will be charged at RM50 per unit).
  - For any cancellation of Reflex Cash Management by SME-2-Reflex customers within 1 year of activation, the user token will be charged at RM50 per token (Maximum of 4 free tokens will be provided upon successful registration. Additional tokens will be charged at RM50 per unit).
- I/We acknowledge that we have read, understood, accepted, irrevocably and unconditionally hereby agree to be bound by the said terms and conditions.

Name\* : \_\_\_\_\_  
 \_\_\_\_\_  
 Designation\* : \_\_\_\_\_  
 NRIC/Passport\* : \_\_\_\_\_  
 Date\* :       /       -       /                        

Authorized Signatory and Company Stamp

Name\* : \_\_\_\_\_  
 \_\_\_\_\_  
 Designation\* : \_\_\_\_\_  
 NRIC/Passport\* : \_\_\_\_\_  
 Date\* :       /       -       /                        

Authorized Signatory and Company Stamp

- Cash Management (Basic Module) - REFLEX Application Form must be signed by the Authorized Signatory of the Primary Corporate Account (detailed under Section E).
- Cash Management (Premium Module), Trade Finance and Financial Supply Chain services - REFLEX Application Form must be signed by the Authorized Signatory of the Primary Corporate Account (detailed under Section E), duly appointed by the company via a resolution certified by the Board of Directors or such other documents acceptable by the bank.