

POWER OF ATTORNEY

THIS POWER OF ATTORNEY given on the day and year as stated in Item 1 of the First Schedule hereto.

BY

The person(s) named and described in Section 2 of the First Schedule hereto ("**the Donor(s)**")

TO

HSBC AMANAH MALAYSIA BERHAD (Company No. 807705-X), an Islamic bank licensed under the Islamic Financial Services Act 2013 and having its registered office at No. 2 Leboh Ampang, 50100 Kuala Lumpur and includes its successors in title and assigns ("**the Donee**").

WHEREAS:-

- (1) The Donee has, at the request of the Donor(s), agreed to grant or continue to grant to the Customer (whose name and description as stated in Item 3 of the First Schedule hereto), a facility of up to the total sum stated in Item 4 of the First Schedule hereto based on the Shariah principle of Diminishing Musharakah ("**the Facility**") subject to the Donor(s) (among others): -
 - (i) creating in favour of the Donee a Charge in Form 16A of the National Land Code, 1965 (or any other applicable forms under any land code or legislation similar in purpose and effect) over the property more particularly described in Item 5 of the First Schedule hereto ("**the Property**") ; and
 - (ii) executing this Power of Attorney hereby created.
- (2) The Donor(s) has on the day and year as stated in Item 6 of the First Schedule hereto entered created in favour of the Donee a Charge in Form 16A of the National Land Code, 1965 (or any other applicable forms under any land code or legislation similar in purpose and effect) over the Property ("**the Charge**").

NOW THIS DEED WITNESSETH that pursuant to the Charge (as originally executed, or as it may be varied or supplemented from time to time) and in consideration of the premises therein and in the other Security Documents contained the Donor(s) hereby appoints the Donee or any of its Attorney or Attorneys (the Donee or any of its Attorney or Attorneys are hereinafter called "**the Attorney or Attorneys**") jointly and every one of them severally as its true and lawful Attorney or Attorneys, as the case may be, (with full power of substitution) for and in the name and on behalf of the Donor(s) to do and execute the following acts, deeds, instruments and things, that is to say:-

- (1) To execute, sign and do all deeds, instruments, acts and things whatsoever, which shall in the opinion of the Donee be necessary or expedient that the Donor(s) should execute, sign or do for the purpose of carrying out any obligations declared or imposed upon the Donor(s) by the Charge or for giving to the Donee on the Donor(s)'s behalf the full benefit of any of the provisions of the Charge and generally to use the Donor(s)'s name(s) in the exercise of all or any of the powers conferred on the Donee by the Charge including without limitation to enable the Donee to vary, modify, rectify, amend, supplement, or perfect the Charge and/or any documents relevant thereto and/ or to register the Charge at the appropriate land office/land registry as well as to enable the Donee to rectify, complete, rebuild and/or do any acts necessary for the preservation, reinstatement or improvement of buildings thereon the Property without being deemed to have entered into possession.
- (2) To create, execute, register and perfect a fresh charge in Form 16A of the National Land Code, 1965 (or any other applicable forms under any land code or legislation similar in purpose and effect) over the Property in favour of the Donee in replacement or in lieu of the Charge ("**the Replacement Charge**"), as the Donee deems fit, necessary or expedient.
- (3) To perform any and all whatsoever acts, execute and deliver or otherwise perfect any and all whatsoever deeds, instruments, agreements as the Donee deems fit, necessary or expedient to give effect to the powers and rights of the Bank under the Charge or the Replacement Charge.
- (4) And the Donor(s) hereby declares that the power hereby created being given for valuable consideration shall be irrevocable for so long as the Charge shall not have been discharged.
- (5) And the Donor(s) hereby undertakes to ratify whatever the Attorney or Attorneys under the power in that behalf hereinbefore contained may do or purport to do by virtue of this Power of Attorney.

Power of Attorney for Charge (1P3P) - Business Premises Smart-i Facility

- (6) The Donor(s) acknowledge(s) and confirm(s) that this Power of Attorney is in addition and without prejudice to any other security documents relating to the grant of the Facility.
- (7) This Power of Attorney shall bind the Donor(s)' heirs, personal representatives, liquidators, receivers, successors in title and permitted assigns as the case may be and shall inure to the benefit of the Donee, and the Donee's successors and assigns.
- (8) The expressions used in this Power of Attorney shall have, unless repugnant to the context, the same meanings as defined in the Charge.

(the remainder of this page is intentionally left blank)

IN WITNESS WHEREOF the Donor(s) has hereunto set his hands and seal the day and year as stated in Item 1 of the First Schedule hereto.

SIGNED by the said Donor(s)

[name of the Donor])

[NRIC No.])

in the presence of: -)

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I, _____ an Advocate and Solicitor of the High Court
of _____ practising at _____
hereby certify that the signature of the Donor(s) abovenamed was written in my presence on this
day of _____ 20____ and is according to my own personal knowledge the true signature of
who has acknowledged to me that he is of full age and that he has voluntarily executed this instrument.

Witness my hand,

THE FIRST SCHEDULE

(to be read taken and construed as an integral part of this Power of Attorney)

Item	Matters	Particulars
1	The day and year of this Power of Attorney	
2	The name(s) and description(s) of the Donor(s)	
3	The name and description of the Customer	
4	The Facility	Ringgit Malaysia RM
5	The description of the Property	Land/Master Title: Building/Parcel/Level:
6	The day and year of the Charge	

DATED THE DAY OF 20

POWER OF ATTORNEY

FROM

[NAME]
[NRIC. / Company No.]

IN FAVOUR OF

HSBC AMANAH MALAYSIA BERHAD
(Company No. 807705-X)