

PRODUCT DISCLOSURE SHEET

Note:

Please read and understand this Product Disclosure Sheet together with the terms and conditions governing the product before you decide to sign up for the product.

Please also seek clarification from us if you need further clarification on any part of this document or the terms.

AmInvestment Bank Berhad (197501002220)

Product:

Collateralised Trading

Release Date:

28 March 2025 (Version 2.1)

1. What is this product about?

Collateralised trading is a share trading account offered by AmInvestment Bank ("**The Bank**") to you that enables you to invest in shares listed on Bursa Malaysia and recognised foreign share exchanges with extended trading limit based on the value of cash and share you pledge as collateral to The Bank.

If you already have an eDirect Cash account (please refer to the relevant product disclosure sheet), which is a conventional cash upfront share trading account, with us, you may choose to convert it to this account to enjoy the said benefit.

2. What are the eligibility requirements?

- a) You must be 18 years old and above.
- b) You must have a Central Depository System ("**CDS**") account with The Bank.
- c) You must have a trading account with The Bank.
- d) You must NOT have any records of undischarged bankruptcy nor delinquency.

3. What do I get from this product?

a) Boosted Investment Power

Trading limit extended to you shall be 2 times your collateral value for pledged share with capping and 3 times for pledged cash. There is no minimum value to pledged cash or share, so you may pledge any amount based on your trading needs.

The value of share collateral pledged shall be determined by The Bank at its discretion without prior notice, at any time and from time to time.

b) Lowered Opportunity Cost

Opportunities do not wait. The flexibility of having a higher trading limit lets you seize the day first and settle the trade later on settlement date, which is 2 trading days after the trade date ("T+2")

c) Automatic Settlement

Purchase and sale contracts will be settled, and your account will be debited and credited automatically in the morning of T+2.

4. What are the fees and charges I have to pay?

Various fees and charges apply, as detailed below:

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|-------------------------|--|
| CDS account opening fee | RM10 |
| Brokerage* | Offline (Buy / Sell) |
| | $\leq \text{RM}100,000 = 0.60\% \mid > \text{RM}100,000 = 0.30\%$ (whichever is Higher) Minimum RM40 |
| | Online (Buy / Sell) |
| | $\leq \text{RM}100,000 = 0.40\% \mid > \text{RM}100,000 = 0.20\%$ (whichever is Higher) Minimum RM28 |
| | Intraday Offline (Buy / Sell) |
| | 0.15% Minimum RM40 |
| | Intraday Online (Buy / Sell) |
| | 0.15% Minimum RM28 |
| Stamp Duty | <ol style="list-style-type: none"> For "shares or stock" - the stamp duty is RM1.00 for every RM1,000 (or fractional part) of the transaction value of securities (payable by both buyer and seller). The stamp duty shall be remitted to the maximum of RM1,000. For "marketable securities" - the stamp duty is RM1.00 for every RM1,000 (or fractional part) of the transaction value of securities (payable by both buyer and seller). The stamp duty shall be remitted to the maximum of RM200. |

*Brokerage for online trade is subject to the negotiation with The Bank.

5. What if I fail to fulfill my payment obligations?

- a) The Bank reserves the right to force-sell or liquidate your shares or set off any credit balances in your account maintained with the Bank against any outstanding debit balances.
- b) The Bank may suspend or terminate your share trading account.
- c) The Bank may take legal actions against you, and you will have to bear all costs incurred and responsibility to settle any shortfall after.

6. What are the major risks?

a) Market Risk

The movement of share price can be very volatile and unpredictable, stemming from economic, political, social, geographical, or other factors that negatively affect the entire market both locally and internationally, and cause your investments to decrease in value.

b) Liquidity Risk

Shares may be unmarketable and illiquid and cannot be readily traded in the market at a fair price. You may need to trade at a later time or accept an unfavourable price to liquidate your investment and minimise your loss.

c) Company Risk

Financial and operational performance of an underlying company may affect its share price. Business and management failures cause your investment's value to fall. It is always advisable for you to conduct thorough research on a company before investing in their share.

d) Inflation Risk

Your investment's purchasing power may erode over time when the returns are lower or cannot keep up with the inflation.

e) Regulatory Risk

Changes in laws and regulations ruled by the government may materially impact business sectors in terms of operating costs, business models, competitive landscape, which in turn has effects on the financial securities and share market. This may reduce the attractiveness and return of your investment.

Please note that this list is not exhaustive and only serves as a guide. Before you take any investment decision, you are advised to consult our professional dealers or remisiers to assess your risk profile.

7. What do I need to do if there are changes to my personal profile and contact details?

It is important that you contact us (please refer to items 8a, 9b, and 9c) and update us on any latest changes in your personal profile and contact details to ensure that your information is up to date and that all correspondences reach you in a timely manner.

8. Where can I get assistance and redress?

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| <p>(i) You may contact our friendly Helpdesk Team at:</p> <div data-bbox="124 734 536 1303"> <p>AmlInvestment Bank Berhad (Headquarters)</p> <p>Address: 8th Floor, Bangunan AmBank Group, 55, Jalan Raja Chulan, 50200 Kuala Lumpur</p> <p>Tel: +60 3 2031 0102 Email: helpdesk-ebiz@ambankgroup.com Website: www.amequities.com.my</p> <p>Operating Hours: 8:00AM - 5:30PM every Monday to Friday (except public holidays)</p> </div> | <p>(ii) Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit ("AKPK"), an agency established by Bank Negara Malaysia ("BNM") to provide free services on money management, credit counselling and debt restructuring for individuals. You may contact AKPK at:</p> <div data-bbox="564 978 999 1400"> <p>Agensi Kaunseling dan Pengurusan Kredit (Headquarter)</p> <p>Address: 5th and 6th Floor, Menara Aras Raya (formerly known as Menara Bumiputra Commerce), Jalan Raja Laut, 50350 Kuala Lumpur</p> <p>Tel: +60 3 2616 7766 Email: enquiry@akpk.org.my Website: www.akpk.org.my</p> </div> | <p>(iii) If your query was not satisfactorily resolved by us, you may contact BNM's BNMLINK (formerly known as BNMTELELINK) Contact Centre or Financial Markets Ombudsman Service ("FMOS") at:</p> <div data-bbox="1027 875 1461 1691"> <p>Bank Negara Malaysia (Headquarter)</p> <p>Address: BNMLINK, Jabatan Komunikasi Korporat, Bank Negara Malaysia, P.O. Box 10922, 50929 Kuala Lumpur</p> <p>Tel: 1300 88 5465 (LINK) Fax: +60 3 2174 1515 Website: www.bnm.gov.my</p> <p>Financial Markets Ombudsman Service (Headquarter)</p> <p>Address: Level 14, Main Block Menara Takaful Malaysia, No.4 Jalan Sultan Sulaiman, 50000 Kuala Lumpur</p> <p>Tel: +60 3 2272 2811 Website: www.fmos.org.my</p> </div> |
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9. Where can I get further information?

You may refer to:

- a) Our friendly Helpdesk Team

Tel: +60 3 2031 0102

Email: helpdesk-ebiz@ambankgroup.com

- b) Any of our professional dealers or remisiers from Sales and Dealing Team at:

AmlInvestment Bank Berhad (Headquarter)

Address: 8th Floor, Bangunan AmBank Group, 55, Jalan Raja Chulan, 50200 Kuala Lumpur

Email: sales-ebiz@ambankgroup.com

Operating Hours: 9:00AM - 5:00PM | every Monday to Friday (except public holidays)

- c) Our official website: www.amequities.com.my

- d) Any of our branches nationwide (please refer to www.amequities.com.my/locate-branch to locate your nearest branch)

10. What are the other related products?

a) Accounts:

- eDirect Cash
- SMART Margin Financing
- Islamic Stock Broking

b) Services:

- Electronic Trading
- Foreign Investing Services
- Discretionary Financing
- Custodian Services

IMPORTANT NOTE

- 1. You must read, understand, accept, and sign to acknowledge this document to sign up for our product.**
- 2. Should there be any discrepancy between the English and Bahasa Malaysia versions of this document, the English version shall prevail.**
- 3. This document is to be read in conjunction with the Standard Terms and Conditions and Agreements in respect of the product, which shall remain applicable and binding, and The Bank may make amendments or variations thereto at its discretion.**
- 4. The information provided in this document is valid as at 28 March 2025 until the next update.**

CUSTOMER'S ACKNOWLEDGEMENT

By my / our signature(s), I / we hereby acknowledge that I / we have received, read, understood and agreed to this document and its terms and have been given a copy for my / our own reference.

Name(s):

Date:

Signature(s):