


AmInvestment Bank
AmEquities

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: eDirect Cash Release Date: 30 October 2025 (Version 7.2)
1.	What is this product about?
	eDirect Cash is an online trading account designed specifically by AmInvestment Bank Berhad (the "Bank") for individual or corporate clients who wish to trade shares purely on a cash upfront basis to enjoy a special low brokerage fee.
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 <u>NOT</u> have any records of undischarged bankruptcy nor delinquency.
3.	What do I get from this product?
	a) No minimum cash deposit is required to be maintained. Client can deposit any cash amount upfront based on trading needs before any purchase is made. b) Special brokerage rate of 0.05% on the trade value, minimum RM8 plus Sales & Service tax per contract (amalgamated), for online trades in Bursa securities only that are fully covered by your cash balance. c) Ready access to online trading facilities and e-services at www.amequities.com.my . d) Trade in shares listed on Bursa Malaysia and other Recognized Foreign Exchanges. e) Auto settlement of contracts. eDirect Cash account will be debited and credited on due date (T+2 morning) for purchase and sale. f) Earn interest or profit (Islamic account) on cash balance in the eDirect Cash trust account. Rate may be revised at the Bank's discretion. g) Contracts and e-Statement via electronic mail.
4.	What are the specific terms and conditions?
	a) Account Opening i. Clients must open a new eDirect Cash account (conventional or Islamic) to enjoy all benefits. ii. Account may be opened in the client's name or under AmSec Nominees Tempatan/Asing Sdn Bhd (client as beneficial owner). b) Trading Limit i. Limit = cash balance × 99% at start of day. 1% haircut (min RM20) covers transaction costs. ii. Shares not valued for trading limit. iii. Foreign Investing Service: 70% Bursa, 30% foreign exchange. Ratio adjustable via dealer/remisier. iv. Auto-release of limit for intra-day sales. Use only 99% for Buy orders. v. Only online sales of free shares get immediate value for next purchase. vi. Notify Helpdesk/dealer for intra-day deposits needing immediate limit. vii. Limit capped at RM1.0M/day, adjustable with Credit Control approval. c) Cash Deposit i. Maintain sufficient balance before purchases to enjoy low brokerage rate. ii. Interest/profit payable on trust balance; subject to change with notice. iii. Only cleared cheques accepted (2–3 days); cheque use is discouraged. iv. Purchase contracts earmarked on trade date. v. Notify deposits via amequities.com.my or email/fax to dealer with full details. Cut-off: 4:00PM. vi. 3rd party funds allowed if from immediate family; submit Form D. vii. Check balance via amequities.com.my > Report > Client Summary. viii. Formula: Trust Money + O/S Credit Notes + O/S Sales (free shares) - O/S Purchases d) Brokerage Rates Please refer to AmInvestment Bank Berhad's Rates, Fees & Charges Schedule for rates. Online Bursa trades within cash balance get special rates. i. Foreign trades and offline trades charged higher rates. ii. Internal share transfers: higher rate. External free shares: special rate. iii. Mixed sales: purchased quantity used first for rate calculation. iv. Same-day trades amalgamated. Avg. price and rate shown in e-contract. v. Minimum fee applies. Mixed contracts use offline rate. vi. Please refer to Appendix A for examples. e) Settlement i. Sales proceeds auto-credited T+2. No cheques issued. ii. Purchases auto set-off T+2. Contra gains/losses adjusted on contra date. iii. Top-up required before T+2 if balance insufficient. iv. Credits auto top-up; fees auto-deducted. f) Cash Withdrawal i. Requests before 9:30AM processed same day; others next business day. ii. Submit via amequities.com.my > eForms > Services. iii. Funds remitted to registered CASA per ESP form. ESP mandatory. iv. Submit ESP to avoid delays. g) Corporate Actions (Nominees only) i. Voluntary: clients notified via email for instructions. ii. No action if no response by deadline. iii. Mandatory: proceeds auto-credited. h) eContract/eStatement i. eContracts and monthly eStatements emailed.

	ii. Add eservices-amib@ambankgroup.com to safe sender list.			
5.	What are the fees and charges I have to pay?			
	For details on fees and charges related to eDirect Cash, please refer to AmInvestment Bank Berhad's Rates, Fees & Charges Schedule.			
6	What if I fail to fulfill my payment obligations?			
	<p>a) The Bank reserves the right to force-sell or liquidate your shares or set off any credit balances in your account maintained with AmBank Group against any outstanding debit balances.</p> <p>b) The Bank may suspend or terminate your share trading account.</p> <p>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.</p>			
7.	What are the major risks?			
	<p>a) Market Risk Share price can change quickly due to things like economic issues, politics, or global events. These changes can reduce the value of your investment.</p> <p>b) Liquidity Risk Shares may be unmarketable, illiquid and not readily traded at a fair price. You may need to wait or accept an unfavourable price to liquidate your investment and minimise your loss.</p> <p>c) Company Risk Financial and operational performance of an underlying company may affect its share price. Business and management failures can cause the value of your investment to fall. It is advisable for you to conduct thorough research on a company before investing in their shares.</p> <p>d) Inflation Risk Your investment's purchasing power may erode over time if the returns are lower or fail to keep up with the inflation.</p> <p>e) Regulatory Risk Changes in government laws and regulations may materially impact how companies operate, which may lead to changes in share prices and impact your investment returns.</p> <p>Please note that this list is not exhaustive and serves only as a guide. Before making any investment decision, you are advised to consult our professional dealers or remisiers to assess your risk profile.</p>			
8.	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 item 9 below) and update us on any latest changes in your personal profile and contact details to ensure your information remains up to date and that all correspondence reaches you in a timely manner.			
9.	Where can I get further information, assistance and redress?			
	<table border="1"> <tr> <td> <p>(i) You may contact our friendly Helpdesk Team at:</p> <p>Aminvestment Bank Berhad (Headquarters) Address: 8th Floor, Bangunan AmBank Group, 55, Jalan Raja Chulan, 50200 Kuala Lumpur</p> <p>You may refer to:</p> <p>a) Our friendly Helpdesk Team Tel: +60 3 2031 0102 Email: helpdesk-ebiz@ambankgroup.com Operating Hours: 8:00AM - 5:30PM every Monday to Friday (except public holidays)</p> <p>b) Any of our professional dealers or remisiers from Sales and Dealing Team Email: sales-ebiz@ambankgroup.com Operating Hours: 9:00AM - 5:00PM every Monday to Friday (except public holidays)</p> <p>c) Official Website: www.amequities.com.my</p> <p>d) Any of our branches nationwide (please refer to www.amequities.com.my/locate-branch to locate your nearest branch)</p> </td> <td> <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> <p>Agensi Kaunseling dan Pengurusan Kredit (Headquarter) Address: 5th and 6th Floor, Menara Aras Raya (formerly known as Menara Bumiputra Commerce), Jalan Raja Laut, 50350 Kuala Lumpur Tel: +60 3 2616 7766 Email: enquiry@akpk.org.my Website: www.akpk.org.my</p> </td> <td> <p>(iii) If your query was not satisfactorily resolved by us, you may contact BNM's BNMLINK (formerly known as BNMTLELINK) Contact Centre or Financial Markets Ombudsman Service ("FMOS") at:</p> <p>Bank Negara Malaysia (Headquarter) Address: BNMLINK, Jabatan Komunikasi Korporat, Bank Negara Malaysia, P.O. Box 10922, 50929 Kuala Lumpur Tel: 1300 88 5465 (LINK) Fax: +60 3 2174 1515 Website: www.bnm.gov.my</p> <p>Financial Markets Ombudsman Service (Headquarter) Address: Level 14, Main Block Menara Takaful Malaysia, No.4 Jalan Sultan Sulaiman, 50000 Kuala Lumpur Tel: +60 3 2272 2811 Website: www.fmos.org.my</p> </td> </tr> </table>	<p>(i) You may contact our friendly Helpdesk Team at:</p> <p>Aminvestment Bank Berhad (Headquarters) Address: 8th Floor, Bangunan AmBank Group, 55, Jalan Raja Chulan, 50200 Kuala Lumpur</p> <p>You may refer to:</p> <p>a) Our friendly Helpdesk Team Tel: +60 3 2031 0102 Email: helpdesk-ebiz@ambankgroup.com Operating Hours: 8:00AM - 5:30PM every Monday to Friday (except public holidays)</p> <p>b) Any of our professional dealers or remisiers from Sales and Dealing Team Email: sales-ebiz@ambankgroup.com Operating Hours: 9:00AM - 5:00PM every Monday to Friday (except public holidays)</p> <p>c) Official Website: www.amequities.com.my</p> <p>d) Any of our branches nationwide (please refer to www.amequities.com.my/locate-branch to locate your nearest branch)</p>	<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> <p>Agensi Kaunseling dan Pengurusan Kredit (Headquarter) Address: 5th and 6th Floor, Menara Aras Raya (formerly known as Menara Bumiputra Commerce), Jalan Raja Laut, 50350 Kuala Lumpur Tel: +60 3 2616 7766 Email: enquiry@akpk.org.my Website: www.akpk.org.my</p>	<p>(iii) If your query was not satisfactorily resolved by us, you may contact BNM's BNMLINK (formerly known as BNMTLELINK) Contact Centre or Financial Markets Ombudsman Service ("FMOS") at:</p> <p>Bank Negara Malaysia (Headquarter) Address: BNMLINK, Jabatan Komunikasi Korporat, Bank Negara Malaysia, P.O. Box 10922, 50929 Kuala Lumpur Tel: 1300 88 5465 (LINK) Fax: +60 3 2174 1515 Website: www.bnm.gov.my</p> <p>Financial Markets Ombudsman Service (Headquarter) Address: Level 14, Main Block Menara Takaful Malaysia, No.4 Jalan Sultan Sulaiman, 50000 Kuala Lumpur Tel: +60 3 2272 2811 Website: www.fmos.org.my</p>
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IMPORTANT NOTE

- Please read and understand this document to sign up for this product.
- Should there be any discrepancy between the English and Bahasa Malaysia versions of this document, the English version shall prevail.
- 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.
- The information provided in this document is valid as of 30 October 2025 until the next update.

eDirect Cash

PRODUCT DISCLOSURE SHEET

APPENDIX A

Scenario 1**T-Date : Online Buy Orders**

Cash Balance = RM50,000. Trading limit = RM50,000 x 99% = RM49,500

No.	Trading Mode	Order Type	Counter	Quantity	Price (RM)	Trade Value (RM)
1	Online	Buy	A	10,000	2.00	20,000.00
2	Online	Buy	A	10,000	2.50	25,000.00

Contracts Created on Trade Date (amalgamated trades)	Total Quantity	Avg Price (RM)	Gross Contract Value (RM)	Brokerage Rate	Brokerage Fee (RM)	Total Brkg and Transaction	Available Cash Balance (end of day)	Trading Limit (intra-day)
Buy Contract for Counter A	20,000	2.250	45,000.00	0.05%	22.50	81	50,000 - 45,081 = 4,919	49,500 - 45,000 = 4,500

Notes: The online Buy trades are fully covered by the cash balance (earmarked), thus special online brokerage rate applies.

T+1 trading limit = RM4,919 x 99% = RM4,870

T+1 : Online Sell & Buy Orders

Cash Balance = RM4,919. Trading limit = RM4,919 x 99% = 4,870

No.	Trading Mode	Order Type	Counter	Quantity	Price (RM)	Trade Value (RM)
1	Online	Sell	A	20,000	2.50	50,000.00
2	Online	Buy	B	5,000	1.50	7,500.00

Contracts Created on Trade Date (amalgamated trades)	Total Quantity	Avg Price (RM)	Gross Contract Value (RM)	Brokerage Rate	Brokerage Fee (RM)	Total Brkg and Transaction	Available Cash Balance (end of day)	Trading Limit (intra-day)
Sell Contract for Counter A	20,000	2.500	50,000.00	0.05%	25.00	90	4,919 + 45,081 = 50,000	4,870 + 50,000 = 54,870
Buy Contract for Counter B	5,000	1.500	7,500.00	0.05%	8.00	18.25	50,000 - 7,518.25 = 42,481.75	54,870 - 7,500 = 47,370

Notes: Proceeds from online Sell is given immediate cash value, thus special online brokerage rate applies.

Online Sell contract on T+1 and online Buy contract on T-Date are contraed off. The cash earmarked to the Buy contract is released back into the cash balance pool. Contra gains of RM4,829 will only be added to the cash balance pool once it is credited in the account (every Monday).

Online Buy contract on T+1 is sufficiently covered by the available cash balance, thus special online brokerage rate applies but subject to min brokerage fee of RM8. T+2 trading limit = RM42,482 x 99% = RM42,057

Scenario 2**T-Date : Mixed Online & Offline Buy Orders**

Cash Balance = RM20,000. Trading limit = RM20,000 x 99% = RM19,800

No.	Trading Mode	Order Type	Counter	Quantity	Price (RM)	Trade Value (RM)
1	Online	Buy	C	6,000	1.30	7,800.00
2	Offline	Buy	C	4,000	1.15	4,600.00

Contracts Created on Trade Date (amalgamated trades)	Total Quantity	Avg Price (RM)	Gross Contract Value (RM)	Brokerage Rate	Brokerage Fee (RM)	Total Brkg and Transaction Costs	Available Cash Balance (end of day)	Trading Limit (intra-day)
Online Buy Order - Counter C	6,000	1.30	7,800.00	0.05%	3.90	-	-	19,800 - 7,800 = 12,000
Offline Buy Order - Counter C	4,000	1.15	4,600.00	0.35%	16.10	-	-	12,000 - 4,600 = 7,400
Buy Contract for Counter C	10,000	1.24	12,400.00	0.16%	20.00	36.72	20,000 - 12,436.72 = 7,563.28	7,400

Notes: The online and offline Buy orders are amalgamated into a single Buy contract and average price and brokerage rate will be stated in the eContract.

For mixed contract (online & offline), the offline order is charged with offline cash upfront rate (sufficient cash balance) and subject to offline min brokerage fee, whichever is higher. T+1 trading limit = RM7,563 x 99% = RM7,487

eDirect Cash

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Scenario 3

T-Date : Online Sell Orders

Cash balance = RM22,000. Trading limit = RM22,000 x 99% = RM21,780

Stock Portfolio = 30,000 free shares of Counter D (20,000 free shares from internal transfer, 10,000 free shares from paid Buy contract).

No.	Trading Mode	Order Type	Counter	Quantity	Price (RM)	Trade Value (RM)
1	Online	Sell	D	25,000	3.00	75,000.00

Contracts Created on Trade Date (amalgamated trades)	Total Quantity	Avg Price (RM)	Gross Contract Value (RM)	Brokerage Rate	Brokerage Fee (RM)	Total Brkg and Transaction	Available Cash Balance (end of day)	Trading Limit (intra-day)
Online Sell Order (free shares from Buy contract)	10,000	3.00	30,000.00	0.05%	15.00	544	-	-
Online Sell Order (free shares from internal transfer)	15,000	3.00	45,000.00	0.40%	180.00	238.50	-	-
Sell Contract for Counter D	25,000	3.00	75,000.00	0.26%	195.00	292.50	22,000 + 74,707.50 = 96,707.50	21,780 + 75,000 = 96,780

Notes: For online Sell of free shares, qty from paid Buy is utilised first, thus special online brokerage rate applies. Qty from internal transfer is utilised next and higher brokerage rate applies.

Proceeds from online Sell of free shares is given immediate value and tagged available for use as cash

upfront for next Buy. T+1 trading limit = RM96,708 x 99% = RM95,741

Scenario 4

T-Date : Online Sell Orders - Exchange Traded Bond

(ETB) Cash Balance = RM0. Trading limit = RM0

Stock Portfolio = 1,000 DanaInfra (free quantity)

No.	Trading Mode	Order Type	Counter	Quantity	Price (RM)	Trade Value (RM)
1	Online	Sell	DanaInfra	100	100.40	10,040.00
2	Online	Sell	DanaInfra	200	100.30	20,060.00
3	Online	Sell	DanaInfra	600	100.20	60,120.00

Contracts Created on Trade Date (amalgamated trades)	Total Quantity	Avg Price (RM)	Gross Contract Value (RM)	Brokerage Rate	Brokerage Fee (RM)	Total Brkg and Transaction Costs	Available Cash Balance (end of day)	Trading Limit (intra-day)
Sell Contract - DanaInfra	900	100.244	90,220.00	0.05 %	45.11	163.18	90,056.82	90,220

Notes: Online Sell orders of ETB are amalgamated and charged with special brokerage rate, min RM2.50.

T+1 trading limit = RM90,056.82 x 99% = RM89,156

Please note that effective 1 October 2025, following the implementation of Service Tax Policy No. 1/2025 (Amendment No. 2), selected financial services fees, commissions, or similar charges will be subject to 8% SST unless specifically exempted or excluded. AmlInvestment Bank will apply 8% SST on the applicable fees and charges related to financial services in accordance with the latest with the latest guidelines issued by the Royal Malaysian Customs Department (RMCD). For further information, kindly refer to Bursa Malaysia SST Frequently Asked Questions (FAQs).