

**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:

Intra Day Short Selling

Release Date:

30 October 2025 (Version 1.2)

1. What is this product about?

Intra Day Short Selling (“IDSS”) is a share trading account offered by AmInvestment Bank (the “Bank”) to you that enables you to sell shares you do not own first and re-buy the same shares before end of trading day.

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 have a designated trading account for IDSS in the name of AmSec Nominees (Tempatan/Asing) Sendirian Berhad.
- e) You must NOT have any records of undischarged bankruptcy nor delinquency.

3. What do I get from this product?

- a) **Flexibility**
You can sell shares you do not own first and re-buy the same shares before end of trading day.
- b) **Convenience**
You can execute IDSS order online via our trading platform.

4. What are the specific terms and conditions?

- a) **Restriction**
 - i. IDSS order can only be carried out for approved shares prescribed by Bursa Malaysia, which is updated twice a year, in May and November. You may find the list of approved shares on Bursa Malaysia’s website.
 - ii. IDSS order is not allowed to be executed during the Trading at Last phase (4:50PM to 5:00PM).
 - iii. IDSS order is not allowed to be executed as a carry forward order and good till date (“GTD”) orders.
 - iv. IDSS is not eligible for:
 - Margin financing account;
 - Islamic Stock Broking (“ISB”) account;
 - On-Market Married Transaction (“OMMT”);
 - Direct business transaction (“DBT”);
 - Odd lot.
 - v. IDSS order with the following conditions are not allowed. Failure to comply will result in suspension by Bursa Malaysia:
 - Gross volume exceeds the daily maximum limit of 3% of outstanding shares.
 - Stock price falls more than 15% (for price more than RM1.00) or RM0.15 (for price less than RM1.00) from the previous day’s closing price.
 - Net volume aggregates over a period of time are 10% of the quantity of outstanding shares.
- b) **Cutoff Time for Closing Open IDSS Position**
 - i. It is mandatory to close an open IDSS position within the same trading day by 4:30 PM, failing which the Bank shall take over from 4:31 PM onwards to force-close it in the market. Failure to close the IDSS position is in breach of Bursa Malaysia’s rules and may be subject to enforcement actions by Bursa Malaysia.
 - ii. All outstanding IDSS orders, which still queue in the market, must be withdrawn 4:30 PM to avoid any possible open IDSS position after 4:30 PM. The Bank will automatically suspend IDSS accounts from executing IDSS orders from 4:31 PM onwards.
- c) **Settlements for an Open IDSS Position that Fails to Close within the Same Trading Day**
 - i. By transferring shares from another CDS account of the same client.
 - ii. By borrowing such shares, subject to availability, from approved lender at a cost charged by the lender.
 - iii. If both the above is unsuccessful, the position will be subject to buying-in instituted by Bursa Malaysia on the due date, and you shall be liable for the cost or loss incurred from the buying-in.
- d) **Amendment of Order**
 - i. You are not allowed to amend sell order from IDSS to your normal trading account, and vice versa.
 - ii. You may request to amend buy order from IDSS to your normal trading account, and vice versa.
- e) **Trading limit**
 - i. Collateral must be deposited with the Bank before IDSS can be carried out.
 - ii. Trading limit will be granted based on the type of collateral and the account in which the collateral is deposited.
- f) **Online Order**
 - i. You may place your IDSS order online via our trading platforms by selecting the correct IDSS designated trading account which account number starts with ‘IDSS’ followed by digits. For example, IDSS0001. Failure to select the IDSS designated trading account will cause your order to be treated as a normal order.
 - ii. To verify your online IDSS order, you may add ‘OrdSubType’ column in your online order book, in which ‘IDSS’ will be displayed to indicate that the order was successfully submitted as an IDSS order.

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

For details on fees and charges related to IDSS, please refer to AmInvestment Bank Berhad's Rates, Fees & Charges Schedule.

6. 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 AmBank Group 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.

7. What are the major risks?

- 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.
- 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.
- 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.
- 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.
- 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.

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 remisers to assess your risk profile.

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 to 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?

(i)	(ii)	(iii)
<p>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> <ul style="list-style-type: none"> 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) b) Any of our professional dealers or remisers from Sales and Dealing Team Email: sales-ebiz@ambankgroup.com Operating Hours: 9:00AM - 5:00PM every Monday to Friday (except public holidays) c) 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) 	<p>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 style="border: 1px solid black; padding: 5px; text-align: center;"> <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>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> <div style="border: 1px solid black; padding: 5px; text-align: center;"> <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>

IMPORTANT NOTE

1. Please read and understand this document to sign up for this 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 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 30 October 2025 until the next update.