



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:

Islamic Stock Broking ("ISB")

Release Date:

29 July 2025 (Version 3.2)

1. What is this product about?

Islamic Stock Broking ("ISB") is a Shariah-compliant share trading account that is in compliance with Islamic laws and contracts and is free from of prohibited haram elements. It is offered by AmInvestment Bank ("The Bank") through AmBank Islamic, to you as an alternative that enables you to invest in Shariah-compliant shares approved by the Shariah Advisory Council ("SAC") of the Securities Commission Malaysia ("SC").

Please note that this account is not eligible for intraday short selling ("IDSS").

2. What is the Shariah contract applicable?

a) Wakalah (Agency)

The Bank as an agent (wakil) is appointed and authorised by you as a principal (muwakkil) to trade Shariah-compliant shares and manage settlement on your behalf and receives an agreed Wakalah fee (ujrah) in return for the services rendered.

b) Rahn (Pledge)

The Bank as a pledgee (murtahin) receives a collateral (marhun) pledged from you as a pledgor (rahin) to fulfil your liability or obligation (marhun bih) as an obligor owing to The Bank in the event of default.

c) Kafalah (Guarantee)

The Bank as a guarantor (kafil) conjoins you as a guaranteed party (makful 'anhu) in assuming the your specified liability such that your obligation is established as a joint liability, in case of default,

and receives an agreed Kafalah fee (ujrah) in return for the services rendered. This is to provide assurance on the fulfillment of an obligation of your liability.

d) Bai' (Trading)

Exchange of share with cash at an agreed price and transfer of ownership take place with mutual consent.

3. 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.

4. What do I get from this product?

a) Guaranteed Halal Trading

You could enjoy trading Shariah-compliant shares as prescribed and approved by the SAC of the SC and Bursa Malaysia.

b) Shariah-compliant Practice

Shariah contracts are duly applied and adhered to throughout the trading journey, and your trust monies are segregated from that of conventional account and placed into Islamic account only.

c) Exclusion of Prohibited Haram Elements

Prohibited haram elements, including riba (usury), gharar (uncertainty), and maysir (gambling), are completely eliminated.

d) Fair Compensation with Ta’widh (Compensation)

Ta’widh charges shall be imposed only on late or default payments made by you based on AmBank Islamic’s Islamic Interbank Money Market (“IIMM”) rate (please refer to www.ambank.com.my/eng/rates-fees-charges).

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

ISB charge brokerage as per eDirect Cash account or Collateralised Trading account. The details of the fees are stated as below (please refer to the relevant product disclosure sheet):

Features	eDirect (Cash Upfront)	Collateralised Trading
Brokerage	0.05% Min RM8	< RM100k 0.6% @ > RM100k 0.3% Min RM40 for offline trade < RM100k 0.4% @> RM100k 0.2% Min RM28 For online trade
Trust Account Profit	1.90%	2.35%

Trading Limit	0.99X for cash	3X for cash 2X (Share Capping) for share
---------------	----------------	---

Note:

1. Intraday- 0.15% min RM40 for Offline Trade 0.15%min RM28 for Online Trade.
2. Brokerage for online trade is subject to the negotiation with The Bank.

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 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.

7. 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, and more, which in turn has effects on the financial securities and share market. This may reduce the attractiveness and return of your investment.

f) Shariah Risk

Shariah-compliant status of shares is dynamic and impermanent in nature. Shariah-compliant shares you have invested may and can lose their Shariah-compliant status and be reclassified as Shariah non-

compliant due to changes in the underlying company's business operations, corporate restructuring, revenue composition, and more. SAC will review and release the list of Shariah-compliant shares (please refer to www.sc.com.my/development/icm/shariah-compliant-securities/list-of-shariah-compliant-securities) twice a year, in May and November. You then need to execute necessary exit measures accordingly, including share liquidation and income purification.

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.

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 items 9 and 10) 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.

9. Where can I get assistance and redress?

<p>(i) You may contact our friendly Helpdesk Team at:</p> <div style="border: 1px solid black; padding: 5px;"> <p>AmInvestment 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 style="border: 1px solid black; padding: 5px;"> <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 style="border: 1px solid black; padding: 5px;"> <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>
---	--	--

10. 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:

AmInvestment 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)

11. What are the other related products?

a) Accounts:

- eDirect Cash
- Collateralised Trading
- SMART Margin Financing

b) Services:

- Foreign Investing Services
- Discretionary Financing

IMPORTANT NOTE

- 1. You must read, understand, accept, and sign to acknowledge this document to sign up for the 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 disclosure sheet is valid as at 29 July 2025 until the next update.**