

**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 Stockbroking ("ISB")**

**Release Date:**

**30 October 2025 (Version 3.3)**

**1. What is this product about?**

Islamic Stockbroking ("ISB") is a Shariah-compliant share trading account that adheres to Islamic laws and contracts and is free from 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").

Note: This account is not eligible for intraday short selling ("IDSS").

**2. What is the Shariah contract applicable?**

- a) **Wakalah (Agency)**  
The Bank acts as your agent to execute trades and manage settlements.
- b) **Rahn (Pledge)**  
You pledge collateral to the Bank to secure your trading obligations.
- c) **Kafalah (Guarantee)**  
The Bank as a guarantor shares responsibility with you for a specified liability. If you default, the obligation becomes a joint liability. The Bank receives a fee for providing this guarantee, which serves to ensure your obligation is fulfilled.
- d) **Bai' (Trading)**  
Shares are exchanged for 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](http://www.ambank.com.my/eng/rates-fees-charges)).

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

For details on fees and charges related to ISB, please refer to AmInvestment Bank Berhad Rates, Fees & Charges Schedule.  
(Link)

**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**  
Share prices 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 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.

**f) Shariah Risk**

Shariah-compliant shares can lose that status and be classified as Shariah non-compliant if the company changes its business operations, corporate restructuring, revenue composition, and more. The SAC updates the list of Shariah-compliant shares twice a year, in May and November (please refer to [www.sc.com.my/development/icm/shariah-compliant-securities/list-of-shariah-compliant-securities](http://www.sc.com.my/development/icm/shariah-compliant-securities/list-of-shariah-compliant-securities)). If a share becomes Shariah non-compliant, you will need to execute necessary exit measures, 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 item 9) 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 further information, assistance and redress?**

(i)

You may contact our friendly Helpdesk Team at:

**AmInvestment Bank Berhad (Headquarters)**

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

You may refer to:

- Our friendly Helpdesk Team  
Tel: +60 3 2031 0102  
Email: [helpdesk-ebiz@ambankgroup.com](mailto:helpdesk-ebiz@ambankgroup.com)  
Operating Hours: 8:00AM - 5:30PM | every Monday to Friday (except public holidays)
- Any of our professional dealers or remisiers from Sales and Dealing Team  
Email: [sales-ebiz@ambankgroup.com](mailto:sales-ebiz@ambankgroup.com)  
Operating Hours: 9:00AM - 5:00PM | every Monday to Friday (except public holidays)
- Official Website:  
[www.amequities.com.my](http://www.amequities.com.my)
- Any of our branches nationwide (please refer to [www.amequities.com.my/locate-branch](http://www.amequities.com.my/locate-branch) to locate your nearest branch)

(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:

**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](mailto:enquiry@akpk.org.my)  
Website: [www.akpk.org.my](http://www.akpk.org.my)

(iii)

If your query was not satisfactorily resolved by us, you may contact BNM's BNMLINK (formerly known as BNMLELINK) Contact Centre or Financial Markets Ombudsman Service ("FMOS") at:

**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](http://www.bnm.gov.my)

**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](http://www.fmos.org.my)

**IMPORTANT NOTE**

1. Please read and understand 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 of 30 October 2025 until the next update.