

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 (196901000166) <u>Product:</u> SMART - Share Margin Trading <u>Release Date:</u> 30 October 2025 (Version 1.2)																					
1.	What is this product about? Share Margin Trading (“SMART”) is a secured credit facility offered by AmInvestment Bank Berhad (the “Bank”) to individuals and/or corporates to facilitate investments in shares listed on Bursa Malaysia. It is designed to enhance your asset holding capability, improve cash flow as well as multiply your investment power without the need to liquidate existing shares and/or perform premature withdrawal of fixed deposit. Acceptable collaterals are Cash, Quoted Shares or AmBank Fixed Deposit (FD).																					
2.	What are the eligibility requirements? <u>Individual:</u> a) You must be a Malaysian citizen. b) You must be between 21 – 65 years of age c) You must have a Central Depository System (“CDS”) account with the Bank. d) You must <u>NOT</u> have any records of undischarged bankruptcy nor delinquency. <u>Corporate:</u> a) Your company must be incorporated in Malaysia.																					
3.	What do I get from this product? <table><tr><td>Collateral Type</td><td>:</td><td>Cash, Quoted Shares or AmBank Fixed Deposit (FD)</td></tr><tr><td>Margin of Financing</td><td>:</td><td>Up to 50%</td></tr><tr><td>Maintenance Margin</td><td>:</td><td>60%</td></tr><tr><td>Margin Call</td><td>:</td><td>Above 60% - with 3 days grace period</td></tr><tr><td>Interest Rate</td><td>:</td><td>Standardised Base Rate (SBR) + _____ % p.a. on daily rest <i>[Please refer to AmBank’s Rates, Fees & Charges page at https://www.ambank.com.my/rates-fees-charges]</i></td></tr><tr><td>Effective Financing Rate</td><td>:</td><td>Effective Yield range between 6.00% to 6.50% p.a. <i>(subject to approval)</i></td></tr><tr><td>Facility Tenure</td><td>:</td><td>Subject to annual review at the discretion of the Bank</td></tr></table> Collateral type and trading limit up to: - • 2.0x of cash amount • 1.0x of share value (subject to capping) • 2.0x of FD amount	Collateral Type	:	Cash, Quoted Shares or AmBank Fixed Deposit (FD)	Margin of Financing	:	Up to 50%	Maintenance Margin	:	60%	Margin Call	:	Above 60% - with 3 days grace period	Interest Rate	:	Standardised Base Rate (SBR) + _____ % p.a. on daily rest <i>[Please refer to AmBank’s Rates, Fees & Charges page at https://www.ambank.com.my/rates-fees-charges]</i>	Effective Financing Rate	:	Effective Yield range between 6.00% to 6.50% p.a. <i>(subject to approval)</i>	Facility Tenure	:	Subject to annual review at the discretion of the Bank
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4.	What are the specific terms and conditions? a) Facility Tenure Subject to annual review at the discretion of the Bank. b) Margin of Financing Up to 50% c) Margin Call >60% with 3 days grace period d) Rollover Fees NIL																					
5.	What are the fees and charges I have to pay? For details on fees and charges related to SMART, 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 debit or outstanding 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 take responsibility to settle any shortfall thereafter.																					
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 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:

- 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)

(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 counseling 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
Website: www.akpk.org.my

(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:

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

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

IMPORTANT NOTE

1. Please read and understand this document to sign up for this product.
2. Should there be any discrepancy between English and Bahasa Malaysia version 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 30 October 2025 until the next update.