

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.

AmlInvestment Bank Berhad (196901000166)

Product:

SMART - Share Margin Trading

Release Date:

18 May 2026 (Version 1.3)

1. What is this product about?

Share Margin Trading (“SMART”) is a secured credit facility offered by AmlInvestment 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, and increase investment power without requiring the liquidation of existing shares or premature withdrawal of fixed deposits. Acceptable collateral includes cash or shares listed on Bursa Malaysia or any other recognized stock exchanges, subject to the Bank’s discretion from time to time.

2. What are the eligibility requirements?

Individual:

- a) You must be a Malaysian citizen.
- b) You must be at least 21 years old
- c) You must have a Central Depository System (“CDS”) account with the Bank.
- d) You must NOT have any records of undischarged bankruptcy nor delinquency.

Corporate:

- a) Your company must be incorporated in Malaysia.

3. What do I get from this product?

Collateral Type : Cash, Quoted Shares or AmBank Fixed Deposit (FD)

Margin of Financing :	Multiple Stock	Single Stock		
		Main Market	ACE	ESOS/ IPO/ Private Placement/ MITI
	50%	45.5%	40%	80%

Maintenance Margin :	Multiple Stock	Single Stock		
		Main Market	ACE	ESOS/ IPO/ Private Placement/ MITI
	60%	55.5%	50%	80%

Margin Call : The Maintenance Margin is the trigger point upon which a Margin Call occurs.

Interest Rate : Standardised Base Rate (SBR) + _____ % p.a. on daily rest [Please refer to AmBank’s Rates, Fees & Charges page at <https://www.ambank.com.my/rates-fees-charge>]

Effective Financing Rate : Effective Yield range between **6.00% to 6.50%** p.a. (subject to approval)

Facility Tenure : Subject to annual review at the discretion of the Bank

- Collateral type and trading limit up to** :
- 2.0x of cash amount
 - 1.0x of share value (subject to capping)

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

Please refer to the above schedule for Margin of Financing.

c) Margin Call

Where the value of the collateral pledged with the Bank falls below the Maintenance Margin, you are required to rectify margin position within three (3) market days by regularizing the account through cash or shares top-up, or by selling down the shares. If the position is not regularized within the stipulated timeframe, the Bank may proceed to initiate the forced sale of the shares.

Note: All collateral valuations are determined solely by the Bank and may be amended, updated, or re-evaluated by the Bank at any time, at its sole and absolute discretion, without prior notice.

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 AmlInvestment 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 minimize 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.
 - f) **Collateral Risk**
Changes in margin requirements could result in an increase in the Margin Ratio, which may trigger a Margin Call even if there has been no change in the value of your portfolio.
 - g) **Interest Rate Risk**
Changes in interest rates may affect the cost of financing. An increase in interest rates may result in higher financing costs, which could reduce your overall returns and affect your ability to meet payment obligations.
- 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.

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 correspondence reaches you in a timely manner.

9. Where can I get further information, assistance and redress?

<p>(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</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 remisiers 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>(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:</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>(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> <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>
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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 18 May 2026 until the next update.