

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the Non Margin Account-i / Cash Account-i. Be sure to also read the terms in the letter of offer. Seek clarification from your institution if you do not understand any part of this document or the general terms)



NON MARGIN ACCOUNT-i / CASH ACCOUNT-i

Date: [To be filled]

1. What is this product about?

A share trading account that allows you to trade in acceptable shares quoted on Bursa Malaysia using your own funds. This facility is offer to Maybank Equity Investment Centre's Client that interest to trade on Shariah compliant (H.O.T. Broking*) trading account by which a credit funds in non margin account (for individual accounts) will earn profit sharing rate of prevailing multi-tier Premier Mudharabah Account-i (PMA-i) rate.

*Honest-Opens-Transparent

2. What is the Shariah concept applicable?

PMA OD is a current account under the combination of two Shariah contract of *Wadiah* (safe-keeping) and *Mudharabah* (profit sharing). For account balance below RM3,000, the *Wadiah* contract shall apply and dividend will be given based on the Bank's discretion (*Hibah*) whilst if the account balance is RM3,000 and above, the *Mudharabah* contract shall apply. Customer will enjoy dividend based on indicative rate that will be calculated daily and it will be credited on monthly basis.

3. What do I get from this product?

The Bank will allow you to purchase shares based on the multipliers of your cash/fixed deposit and/or share which have been placed upfront as collateral. Full settlement must be made latest by the 3rd Trading day (T+3). Straight-through processing system frees you from the hassle of dealing with Bursa Malaysia brokers and then banks. Unutilised funds in the account (for individual accounts) will earn prevailing indicative dividend rate. For Cash trading account, the purchase value shall be paid in full upfront. H.O.T Broking accommodates Investors for seeking Shariah-compliant Investments and those who wish to invest in only Shariah compliant stocks only.

Type of Collateral*	Trading
Approved Shariah Shares	2.0x
Conventional Fixed Deposit / General Investment Account (GIA) / Cash	3.0x
Cash Trading Account	
Cash**	1.0x

* Subject to Bank's capping and any other collateral / security acceptable from time to time

** Profit Rate will be paid based on balance in PMA-i account

4. What are my obligations?

Upon trade settlement date, T+3 (purchase date plus 3 days), you can make full settlement by paying us the difference between the purchase amount and the cash available in your trading account. This payment can be made at any Maybank/ Maybank Islamic branch or online via www.maybank2u.com.

5. What other charges do I have to pay?

Type of Fee	Fee and Charges
Trading Fees	As required by Bursa Malaysia for brokerage and related charges
Opening CDS* Account	RM 10 (CDS Nominees)
Share Withdrawal Fee	RM 20 per counter

* Central Depository System (CDS)

6. What if I fail to fulfill my obligations?

The Bank has the right to be compensated on default payment based on the following mechanism:

i. Overdue (Excess)

For failure to pay excess, a Late Payment Charge (LPC) sum equivalent to 1% per annum of the overdue excess or by any other method approved by BNM.

- ii. On T+4, force selling will be executed in all (unpaid) outstanding positions without further reference to client. The Bank has the right to set off any credit balance in any of your account(s) maintained with us against any outstanding balances or losses from trading in this facility account.

However please note that, the amount of the LPC charged to the customer will not be further compounded to the outstanding amount.

- Legal action will be initiated if you fail to respond to the reminder notices.
- Legal action against you may affect your credit rating leading to credit being more difficult or expensive to you.

7. Do I need a guarantor or collateral?

Please refer to item 3.

8. What do I need to do if there are changes to my contact details?

It is important for you to inform your Maybank Equity Investment Centre (EIC) of any changes in your contact details to ensure that all correspondences reach you in a timely manner. To update your correspondence details, please visit your EIC.

9. Where can I get assistance and redress?

- If you need any information or assistance, please contact our Investment Share Executive / Manager at Maybank Equity Investment Centre:-

Please stamp here your
name and EIC

- Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counseling and debt restructuring for individuals. You can contact AKPK at:

8th Floor, Maju Junction Mall
1001, Jalan Sultan Ismail
50250 Kuala Lumpur
Tel : 1-800-22-2575
E-mail : enquiry@akpk.org.my

- If you wish to complaint on the products or services provided by us, you may contact us at

Maybank
Customer Feedback Management
28th Floor, Menara Maybank
100, Jalan Tun Perak
50050 Kuala Lumpur
Malaysia
Tel No : 03-20748075
Website : cfm@maybank.com.my

- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Block D, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur
Tel : 1-300-88-5465
Fax: 03-2174 1515
Email : bnmtelink@bnm.gov.my

10. Other personal financing packages available?

- Share Margin Financing-i
- Initial Public Offering (IPO) Pink Form / MITI / Employee' Share Option Scheme (ESOS) Financing-i

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP WITH PAYMENTS OF YOUR NON MARGIN ACCOUNT-i / CASH ACCOUNT-i.

The information provided in this disclosure sheet is valid from June 2014.