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SHARE TRADING CASH ACCOUNT

PRODUCT DISCLOSURE SHEET

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Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **Share Trading Cash Account (Non-Margin Trading Account).**

Other customers have read this PDS and found it helpful; **you should read it too.**

MAYBANK INVESTMENT BANK BERHAD
Issued Date 16 December 2025

1. Know Your Share Trading Cash Account

This is a non-margin share trading account (MaybankInvest) that allows you to purchase shares quoted on Bursa Malaysia using your own funds.

Funds in credit in this non-margin account will earn interest at the prevailing interest rate applicable from time to time for the Maybank2u Cash Trade Account, which is a current account required to be opened to facilitate the purchase of shares in the non-margin share trading account.

For the Share Trading Cash Account (Non-Margin Trading Account),

Eligibility:
Any individual between 18 and 65 years old.

! For those between 18 – 21 years old, you are required to provide additional supporting documents such as your latest source of funds (e.g. allowance from parents, parents' proof of salary, etc.) upon creating your account.

You should read and understand the terms and conditions of this investment product
As this is a Nominees CDS Account, please note that you will **NOT** be able to:

- Subscribe to Initial Public Offering (IPO) / (eIPO)
- Subscribe to Employees' Share Option Scheme (ESOS)

2. Know Your Costs

Brokerage Fees	0.1% or minimum RM8.00 (whichever is higher)
Clearing fee	0.03% of the transaction value, payable both buyer and seller (max. RM1,000 per contract, no min. fee imposed)
Stamp Duty	For "shares or stock" - the stamp duty is RM1.50 for every RM1,000 (or fractional part) of the transaction value of securities (payable by both buyer and seller). The stamp duty shall be remitted to the maximum of RM1,000; and For "marketable securities" - the stamp duty is RM1.00 for every RM1,000 (or fractional part) of the transaction value of securities (payable by both buyer and seller). The stamp duty shall be remitted to the maximum of RM200.
8% SST	As outlined by the Royal Malaysian Customs Department, an 8% SST will be applied on the Service Fee for Central Depository System (CDS) Account Opening
Opening CDS account	RM10 (Central Depository System (CDS) Nominees) + RM0.80 (8% SST) = RM10.80
Excesses Penalty[2]	Additional 1% is computed on the entire excess amount
Share Withdrawal Fee	RM 20.00 per counter

Notes:
(1) Fees are subject to change in accordance with regulatory or exchange requirements.
(2) Excess Penalty maybe charged by the Bank under the terms and conditions for the share trading account.

If you have any questions or require assistance on the Share Trading Cash Account:

Call Maybank Investment Bank Equities Helpdesk at 1300-22-3888

Visit us at: http://maybank.my/sharetrading

Email us at: equities.helpdesk@maybank-ib.com

3. Know Your Risk

RISKS	BENEFITS
Risk of capital loss – Investing in stocks involves the risk of losing partial or total loss of capital. There is no guarantee of profit, and you should carefully consider your financial situation, investment goals, and risk tolerance before investing. **Market Risk** – Stock prices can fluctuate due to market, economy, or company specific factors. Market volatility may affect the value of your investment and your ability to sell when desired at your preferred price. If borrowing is involved, the impact of adverse market changes may be amplified. Please ensure you understand the risks before you proceed. **Compensation Fund** – Compensation fund does not extend to investors who have suffered monetary loss as a result of a defalcation, or fraudulent misuse of moneys or other property, by a director, officer, employee or representative of a registered person. You may however lodge a complaint with Maybank Customer Feedback Management if you have suffered losses as a result of any act of our employees. **Please ensure you fully understand the risks before proceeding.**	The Bank will allow you to purchase shares based on your cash which have been placed upfront as collateral. Full settlement must be made latest by the 2nd Trading day (T+2). 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 interest of prevailing Maybank2u Cash Trade rate. As this is a Cash Trading account, the purchase value shall be paid in full upfront. **Cash Trading Account** Cash – 1.0X multiplier

4. Other Key Terms

- ✓ You should read and understand the Terms & Conditions **governing the Share Trading Cash Account.**
- ✓ Full settlement of all outstanding orders must be made latest by the 2nd Trading day (T+2).
- ✓ It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. To update your correspondence address / email / telephone number, please contact Maybank IB Central Dealing Desk or the nearest Equity Investment Centre.

What if I fail to fulfill my obligation?

- On T+3, force selling will be executed on 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 or any member of the Maybank Group against any outstanding balances or losses in this facility account.

SUITABILITY STATEMENT

THIS PRODUCT MAY NOT BE SUITABLE FOR ALL INVESTORS. INVESTORS ARE ADVISED TO ASSESS THE SUITABILITY OF THE PRODUCT IN LIGHT OF THEIR INVESTMENT OBJECTIVES, FINANCIAL CIRCUMSTANCES, AND RISK PROFILE. IF IN DOUBT, PLEASE CONTACT MAYBANK INVESTMENT BANK EQUITIES HELPDESK AT 1300-22-3888 (LOCAL), OR EMAIL AT EQUITIES.HELPDESK@MAYBANK-IB.COM.

WARNING

THE RETURNS ON THIS INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET/REFERENCE. THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION. THIS INVESTMENT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.

Customer's Acknowledgement

By proceeding to click "Submit" button on the Declaration and Terms & Conditions page, I acknowledge and confirm that:

1. Maybank has made this Product Disclosure Sheet ("PDS") available to me via the link provided on the Declaration and Terms & Conditions page;
2. This PDS is also accessible on maybank.my/sharetrading; and
3. I have read and understood the key information contained in this PDS.

Your acknowledgment of this PDS will not prejudice your right to seek redress in the event of dispute over the terms and conditions of this product.