

PRODUCT DISCLOSURE SHEET

SHARE MARGIN FINANCING-i

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with key information on the Share Margin Financing-i ("Facility"). Other customers have read this PDS and found it helpful; **you should read it too.**



Date :

1. What is Share Margin Financing-i ("Facility")?

Share Margin Financing-i is a facility that allows you to purchase shares quoted on Bursa Malaysia. The Bank will provide the approved financing facility based on the acceptable collateral you have pledged for this Facility.

The list of acceptable collateral is as follows:

Types of Collateral	Margin Facility	Trading Facility	Total Available
Fixed Deposit*/General Investment Account-i	2.5X	1.0X	3.5X
Shares/Cash	1.5X	1.0X	2.5X

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

This product operates under the Commodity Murabahah (cost plus profit) contract. The bank purchases a Shariah compliant commodity from a third party at your request and sells it to you at a markup, payable over an agreed period. The bank acts as your agent to sell the commodity to another party for cash, with proceeds disbursed according to the facility terms.

2. Know Your Obligations

- To ensure sufficient collateral to support the outstanding financing amount at all times.
- A margin call or force selling will be executed if the collateral value drops below the required Financial Margin Ratio (FMR).
- $FMR = \frac{\text{Outstanding Balance}}{\text{Total Collateral Value}}$

FMR	Action
Up to 60%	Buy
> 60% - 72%	Buy under T+2
> 72% - 85%	Margin Call
≥ 85%	Force Selling

- There are no fixed instalments for this product as profit will only be charged on the portion utilized.

It is your responsibility to:

Read and understand the **key terms** in the **contract** before you sign it.

Ensure **sufficient collateral** to support the outstanding financing amount.

Price movement in the market may result in lower collateral value.

You have to pay the following fees and charges:

Trading Fees	As required by Bursa for brokerage and related charges.
Opening CDS account	RM10 (CDS Nominees)
Profit	Profit is calculated daily on outstanding amount until it is settled. Rates range between SBR+1.65 % to SBR +5.65% p.a.
Stamp Duty	As per the Stamp Duty Act 1949 (Revised 1989)
Excess in Cash Line-i	Late Payment Charges (LPC) shall be charged on the excess amount from the day your account being in excess.
Share Withdrawal Fee	RM 20.00 per counter

Note: Standardised Base Rate (SBR) at 2.75% effective from 11th July 2025. The SBR can rise or fall due to changes in the Overnight Policy Rate (OPR) which is determined by Bank Negara Malaysia

Note: Sales & Service Tax (SST) will be charged on the items above at the prevailing rate, where applicable.

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3. Know Your Risks

What happens if you ignore your obligations?

1. An increase in OPR may result in higher monthly charges.
2. All collateral pledged will be subject to the Bank's valuation. The Bank may recognise a lower collateral value.
3. The Bank has the right to off-set any credit balances in your account(s) within the Bank against any outstanding balance, losses and/or profit from SMFI.
4. Removal of a share counter from the Bank's list of eligible investments may trigger a margin call or even a force selling. If the force selling amount is insufficient to cover the financed amount, followed by a legal action.
5. Market movements may cause loss of capital and collateral pledged.
6. Leverage can magnify both gains and losses.

You should carefully assess your investment objectives, financial situation, and risk tolerance before investing/trading.

Can I Claim The Monetary Loss From The Compensation Fund Of The Relevant Stock Exchange ("Compensation Fund")?

- The 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 lodge a complaint with Maybank Customer Feedback Management if losses are caused by any act of our employees.

4. Other Key Terms

- The facility is subject to periodic reviews by the Bank from time to time.
- Please update your correspondence address to ensure your statements and notices reach you in a timely manner.

If you have any question or require assistance about your financing, you can:



Call us at
1-300-88-6688



Visit us at
<https://Maybank2u.com>



Email us at
MGCC@maybank.com.my

Customer's Acknowledgement*

Please ensure you are filling this section yourself and aware of what you are placing your signature for.

☐

I acknowledge that Maybank Islamic Berhad has provided me with a copy of the PDS.

☐

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 subsequent dispute over the terms disclosed in this PDS.

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Name:

Date: