PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your share trading services and account provided by Public Bank Berhad.

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

PUBLIC BANK

Date : _____

1 What is PB Sharelink – Share Trading Services?

PB Sharelink (PBS) – Share Trading Services is a non-financing product designed to facilitate your trading and investment in shares listed on Bursa Malaysia Securities Berhad (BURSA). There are 2 product variants available:

- Cash Trading Account (CA)

  You can buy shares up to the available credit balance (ACB) balance in your PBS Account on a 1:1 basis.

- Collaterised Trading Account (CT)

  You can buy shares with a trading limit (TL) derived from application of multiplier on each types of collateral pledged. After your order is matched, top up your ACB to settle the full contract amount by T+2 (two business days after the trade date).

2 Know Your Obligations

CA

For CA, as an illustration:

- ACB in PBS Account = RM10,000
- **You can only place Buy orders up to RM10,000** (including Transaction Cost).
- If you wish to place additional Buy orders of RM5,000, you will first need to deposit RM5,000 or more into your PBS Account before placing the orders.

CT

For CT, as an illustration:

- ACB in PBS Account = RM10,000 (multiplier of 3X = RM30,000)
- Value of FD Pledged = RM5,000 (multiplier of 3X = RM15,000)
- Bank's Value of Shares Pledged = RM3,000 (multiplier of 2X = RM6,000)
- Therefore, your total TL after applying multiplier = RM51,000
- You may place Buy order(s) up to RM51,000.
- Value of matched Buy order(s) = RM51,000 (amount inclusive of Transaction Cost)
- **You need to top-up RM41,000 (i.e. RM51,000 – RM10,000 in ACB) into your PBS Account by T+2.**

It is your responsibility to:



Read and understand the key terms in the application form and Terms & Conditions before you apply.



Always maintain sufficient balance in your PBS Account for settlement of your trades.



Always stay informed on your corporate action entitlement(s). Take immediate actions to inform us of your decision to avoid any lapses.



Inform us immediately when there is a change in your contact numbers or addresses.

3 Know Your Cost

I) ACCOUNT OPENING FEES :

Types of Fees	CA	CT	For full list of fees and charges, please visit our website at https://pbebank.com Note (**) – Subject to provision of Service Tax (ST) Regulations, this Fee might be subject to ST
Opening of CDS Account with Bursa Malaysia Depository Sdn Bhd	RM10**	RM10**	
Nominal stamping fee for Letter of Offer	RM10	RM10	
Nominal stamping fee for Letter of Set-Off	-	RM10	
Nominal stamping fee for Nominee Agreement	RM10	RM10	

II) TRANSACTION COST are expenses incurred when shares are bought or sold. Transaction costs include brokers' commission and related charges imposed by investment bank or stockbroker as required by BURSA.

4 Know Your Risks

RISKS

The following key risks may have negative impact on your share investment:

- **Market Risk** caused by share price volatility;
- **Liquidity Risk** leading to difficulty to buy and sell shares quickly enough or at a desirable price;
- **Company Risk** arising from company's poor performance that may lower prices and dividends;
- **Regulatory Risk** caused by law, regulatory & government policies changes may adversely affect a company's operations, profitability, and viability; and
- **Inflation Risk** lead to lower spending and higher borrowing costs that may adversely affect the company's profits and share prices.

Reminder – You should understand and consider all risk factors carefully before making an investment decision.

5 Know Your Benefits

BENEFITS

The benefits of opening a PBS Account with us include:

- No minimum amount required to open account.
- Multi-channel available for you to deposit fund.
- Instant update of Trading Limit when you deposit funds into the account.
- Free access to Internet & Mobile share trading platforms with real time stock prices and information.
- Daily interest earn on credit balance in the account and credit on every 15th of the month. Only applicable to individual PBS accountholder and interest rate is as per ACE Account.
- Seamless support from the Bank's Share Investment Unit on all your investment and account needs.

6 Other Key Terms

- Your PBS Account cannot be used for application of Initial Public Offering (IPO).
- Ensure that your PBS Account not in an overdrawn position. To recover the overdrawn amount, the Bank may force-sell your shares, use funds from your other accounts with the Bank and/or take legal action. Legal action against you may affect your credit rating leading to credit being more difficult or expensive to you.
- This document is a product disclosure sheet and is for informational purpose only. It is not an agreement or substitute for the product's full terms & conditions.

WARNING - DEPOSIT IN YOUR PB SHARELINK ACCOUNT IS PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA UP TO RM250,000 FOR EACH DEPOSITOR. SHARES IN THE ACCOUNT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.

If you have any questions or require assistance on your PB Sharelink – Share Trading Services, you can:



Call us at
03-2170 8000



E-Mail us at
shareinvest@publicbank.com.my or
customerservice@publicbank.com.my



Visit / Contact our
Share Investment Unit (SIU).
List & info of SIU available at
www.pbebank.com.my



Provide information in the
Contact Us section of our
website at
www.pbebank.com.my

If your query or complaint is not satisfactory resolved by us, you may contact:

BANK NEGARA MALAYSIA
Block D, Bank Negara Malaysia,
Jalan Dato' Onn
50480, Kuala Lumpur
Telephone : 1-300-88-5465 or through
web form at bnmlink.bnm.gov.my

FINANCIAL MARKETS OMBUDSMAN SERVICE (FMOS)
Level 14, Main Block, Menara Takaful Malaysia
No. 4. Jalan Sultan Sulaiman 50000 KL
Telephone : 03-2272 2811
Website : www.fmos.org.my

Customer's Acknowledgement (*)

Ensure you are filling this section yourself and are aware of what your are placing your signature for:

☐ I acknowledge that Public Bank Berhad has provided me with a copy of the PDS.

☐ I have read and understood the key information contained in this PDS.

* *A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

Signature

_____

Name:

Date: