

PRODUCT DISCLOSURE SHEET



PUBLIC BANK

Dear Customer,

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

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

Date : _____

KNOW YOUR PRODUCT

Product Name	PB SHARELINK		
	A product designed to facilitate your trading and investment in shares listed on Bursa Malaysia Securities Berhad ("BURSA").		
Product Type & Description	Cash Trading (CA)	Collateralised Trading (CT)	
	Buy shares based on the credit balance in the PB Sharelink Current Account on one-to-one basis (1:1).	Buy shares with higher trading limit basing on the multipliers of your cash / fixed deposit and/or shares that have been placed as collateral (see <i>illustration in Schedule I – Part A</i>). Full settlement of the contract TWO business days after the trade date (T+2).	
Types of Account To Be Opened Upon Approval of Your PB Sharelink Application & Description	PB Sharelink ("PBS") Current Account	Trading Account	Central Depository System ("CDS") Account
	Account to be opened with Public Bank ("the Bank") The account is for settlement of your Buy & Sell contracts as well as for your subscription to corporate actions. PROTECTED BY PIDM UP TO RM250,000 FOR EACH DEPOSITOR	Account to be opened with Public Investment Bank Berhad ("PIVB") under the name of Public Nominees (Tempatan) / (Asing) Sdn Bhd ("PNOM") as the registered owner and you as the beneficial owner of the shares. The account is to facilitate your share trading activities.	Account to be opened with PIVB and maintain with Bursa Malaysia Depository Sdn Bhd ("BMD") under the name of PNOM as the registered owner and you as the beneficial owner of the shares. This is a Nominees Pledged Securities Account. This account is for the safekeeping of shares held by you. SHARES HELD/ PLEDGED – NOT PROTECTED BY PIDM

KNOW YOUR COST

ACCOUNT OPENING FEES	CA	CT	
Opening of CDS Account with BMD	RM10*	RM10*	For full list of fees and charges, please visit our website at https://pbebank.com . Note (*) - Subject to the provision of Service Tax (ST) Regulations, this Fee might be subject to ST.
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	

KNOW YOUR RESPONSIBILITIES

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

Always maintain sufficient balance in your PBS Current 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.

KNOW YOUR RISKS

Investing in shares involves a significant degree of risk which may have negative impact on the value of your investment. The key risks to share investment include but not limited to market risk, liquidity risk, company risk, regulatory risk as well as inflation risk. For a detailed breakdown of these key risks, please refer to Schedule I – Part B.

KNOW YOUR BENEFITS



No minimum amount is required to maintain PBS Current Account.



Easily deposit funds to your account through any branch, self-service terminal, or online banking services.



Fund deposits will be instantly updated into your trading limit.



Gain free access to the Bank's internet and mobile share trading platforms, with real-time stock prices and information.



If you are an individual, earn interest on the credit balance in your PBS Current Account. Refer to ACE Account interest rates in MyPB Online Banking.



Seamless support from the Bank's Share Investment Unit for all your investment and account needs.

OTHER KEY TERMS



Opening a PB Sharelink account is subject to the Bank's approval. The operations of the account and trading of shares are governed by Malaysian laws and policies of the Bank, PIVB as well as regulatory authorities.



Your PB Sharelink CA or CT account cannot be used for Initial Public Offering (IPO) application.



Ensure that your PBS Current 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 purposes only. It is not an agreement or a substitute for the product's full terms and conditions.

HOW TO GET HELP & SEEK REDRESS?

If you have any questions, feedback, complaint or require assistance on PB Sharelink products or our services, you can:



Visit/ Contact any of our Share Investment Units. List of addresses & contact numbers can be obtained through www.pbebank.com.my



Call us through our Customer Service hotline 03-2170 8000



E-mail us at shareinvest@publicbank.com.my or customerservice@publicbank.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(BNM)
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 you are placing your signature for:

I acknowledge that Public Bank Berhad has provided me with a copy the PDS and its Schedule.

I have read and understood the key information contained in the PDS and its Schedule.

(*) 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 :

PART A – MULTIPLIER & TRADING LIMIT COMPUTATION

Trading Limit is the amount provided by the Bank to you on each trading day for you to buy shares listed on Bursa Malaysia basing on the value of the collateral pledged after applying the Bank's approved multiplier, as follows:

Product Type	Multiplier	For example,		
	(A)	Value (B)	Trading Limit (A) x (B)	Total Trading Limit
Cash Trading	CB ^A : 1 x	RM10,000	RM10,000	RM10,000
Collateralised Trading <i>With the assumption that customer pledged all THREE types of collateral i.e Cash, Shares & FD</i>	CB ^A : 3 x	RM20,000	RM60,000	
	FD : 3 x	RM5,000	RM15,000	
	BSV ^B : 2 x	RM10,000	RM20,000	RM95,000

Notes:

A CB = Actual credit balance in the PB Sharelink Current Account after factoring in the pending trade settlement amount for Buy and/or Sell contract(s) which is inclusive of transaction cost charged by Bursa Malaysia and contract stamp duty.

B Bank's assigned value on the shares in your portfolio.

PART B – DESCRIPTIONS OF KEY RISKS ON SHARE INVESTMENT

MARKET RISK	LIQUIDITY RISK	COMPANY RISK	REGULATORY RISK	INFLATION RISK
The movement of share price can be volatile and unpredictable arising from the broad economic or geo-political event.	Shares might not be able to be bought or sold quickly enough or at a desirable price due to the lack of market activity of the said shares.	Performance of a company might deteriorate and thus, affecting its share price. A company may also reduce or suspend dividend payments, affecting your expected returns.	Changes in law, regulations or government policies could negatively affect a company's operations, profitability and viability.	Lower customer spending and high interest rate charged on company's borrowing could result in decline in profit that could adversely affect the company's share price.