PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your share margin financing facility 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 Margin Financing?

PB Sharelink (PBS) – Share Margin Financing (SMF) is a credit facility offered by Public Bank (the Bank). You could utilize the facility to buy shares listed on Bursa Malaysia Securities Berhad (BURSA) up to margin of financing (known as Loan-to-Security Ratio or LSR) of 60%. The formula to compute LSR is [Outstanding Balance – Value of FD Pledged] / Bank's Value of Shares Pledged.

PBS-SMF offers 5 product variants. Under the External SMF, you can choose to trade through any one of our 12 panel investment banks/ stockbrokers (IB/SB). As for the rest of the products, your trading shall be performed through Public Investment Bank Berhad (PIVB).

Product	Trade Through	Acceptable Collateral & Total Multiplier		Commitment Fee
		Cash / Fixed Deposit (FD)	Shares (BV)	
External SMF (E-SMF)	IB/SB	**2.5X**	**1.5X**	**-**
Margin (MA)	PBB-PIVB	**2.5X**	**1.5X**	**-**
Margin Plus Trading (MT)	PBB-PIVB	**3.5X**	**2.5X**	**-**
MA – Special Pricing (MASP)	PBB-PIVB	**2.5X**	**1.5X**	**Yes**
MT – Special Pricing (MTSP)	PBB-PIVB	**3.5X**	**2.5X**	**Yes**

BV = Bank's value of shares pledged.

Note : Scan the QR code in Page 2 if you wish to know more on the computation of Trading Limit and LSR

2 Know Your Obligations

- Always maintain your PBS-SMF account position within the approved credit limit and LSR not in excess of 60%.
- Promptly regularise your account position upon the Bank's notification when it is in Margin Call (MC), Force-Sell (FS) or Excess position as follows:

Event	When…	Your actions	Timeframe
MC	LSR ≥ 70%	• Deposit additional cash • Pledge in additional FD • Transfer-in additional shares • Sell your shares to reduce LSR < 70%	Within 3 market days
FS	LSR ≥ 80%		Immediately
Excess	Outstanding Balance > Credit Limit	Deposit cash to reduce Outstanding Balance < Credit Limit	Within 3 market days

It is your responsibility to:

- Read and understand the key terms in the application form and Terms & Conditions before you apply.
- Always ensure sufficient collateral is maintained to support your outstanding balance.
- 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.

You also have to pay the following fees & charges (F&C):

F&C	Description
Transaction Cost	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
Interest	Interest is charged on floating rate basis i.e. SBR** + Spread (for Individuals) or BLR** – Spread (for Companies), as determined by the Bank. Interest is calculated on daily rest and capitalised monthly. As an illustration, assuming the interest rate is 5.00% per annum:
Commitment Fee	1% per annum on daily undrawn portion of the Credit Limit. It accrues daily and is charged monthly.

Outstanding Balance	Daily Interest Charge
RM150,000	RM20.55
RM1,000,000	RM136.99

Note : For full list of F&C, please visit our website at https://pbebank.com

Account Opening Related F&C	Amount
Ad-valorem Stamp Duty for SMF Agreement (SMFA)	0.5% of Approved Credit Limit
Nominal Stamping Fees for Nominee Agreement, Memorandum of Deposit, Letter of Offer and Duplicate SMF	RM40 (RM10 for each document)
Opening of CDS Account with Bursa Malaysia Depository Sdn Bhd	RM10*
Processing Fee	RM50*

(*) Subject to provision of Service Tax (ST) Regulations, these Fees might be subject to ST.

(**) SBR = Standardised Base Rate; BLR = Base Lending Rate. The SBR is set as the Overnight Policy Rate (OPR) decided by Bank Negara Malaysia. The SBR and BLR can rise or fall due to changes in the OPR. The prescribed rate and interest amount charged to your account will be adjusted accordingly.

3 Know Your Risks

RISKS

a) The following key risks may have negative impact on your share investment: *(Scan the QR Code for more information about these risks)*

- Leverage Risk
- Company Risk
- Market Risk
- Regulatory Risk
- Liquidity Risk
- Inflation Risk

b) If you fail to regularise your MC, FS or excess position, the Bank may sell your shares, uplift pledged fixed deposits or set off balances in your deposit accounts with the Bank.

c) If an event of default occurs, the Bank may take legal action. This could affect your credit rating and make future borrowing harder or more expensive.

d) You must repay the full outstanding amount, including principal, interest, fees and charges, upon demand.

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

4 Know Your Benefits

BENEFITS

The benefits of opening a PBS Account with us include:

- Attractive interest rate charged on your SMF.
- 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.
- Free access to Internet & Mobile share trading platforms with real time stock prices and information.
- Multi-channel available for you to deposit fund.
- Instant update of Trading Limit when you deposit funds into the account.
- Seamless support from the Bank's Share Investment Unit on all your investment and account needs.

5 Other Key Terms

- Your PBS Account cannot be used for application of Initial Public Offering (IPO).
- The Bank may apply cap value on shares you pledge or purchase together with other controls, such as the Single Counter Exposure Limit (SCEL) and Counter Spread Limit (CSL). If either limit is breached, the affected shares will be classified as "non-marginable" and assigned no value. If this causes a margin call or force-selling, you must remedy the shortfall within the specified timeframe.
- Guarantor(s) is/are required for SMF application by Company.
- 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.

NOTE - 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 Margin Financing, you can:

Call us at	E-Mail us at	Visit / Contact our	Provide information in the
03-2170 8000	shareinvest@publicbank.com.my or customerservice@publicbank.com.my	Share Investment Unit (SIU). List & info of SIU available at www.pbebank.com.my	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

Scan the QR code above for Computation of Trading Limit & LSR and Definitions on Risks

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: