

<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>(Read this Product Disclosure Sheet before you decide to take out the Share Margin Financing. Be sure to also read the letter of offer. Seek clarification from CIMB Bank Berhad if you do not understand any part of this document or the general terms)</p>	<p><b>CIMB Bank Berhad</b></p> <p><b>Share Margin Financing</b></p> <p>Date :</p>
<p><b>1. What is this product about?</b></p> <p>Share Margin Financing is a secured loan calculated on a variable rate basis. Acceptable collaterals are cash, CIMB's Fixed Deposit (FD) or marginable shares.</p>	
<p><b>2. What do I get from this product?</b></p> <ul style="list-style-type: none"> <li>• Total amount borrowed : RM_____</li> <li>• Collateral Type and Amount : Cash and/or FD: up to ____ times / Amount: RM_____</li> <li style="padding-left: 20px;">Marginable shares: up to ____times / Amount: RM_____</li> <li>• Margin of Financing : Up to ____%</li> <li>• Margin Call : Above ____%</li> <li>• Force-selling : Above ____% or expiry of the margin call notice, whichever is earlier.</li> <li>• Interest Rate : Base Rate (BR) + ____% p.a.</li> <li>• Effective Lending Rate : ____% + ____% = ____% p.a.</li> <li>• Duration : Subject to annual review at the discretion of the Bank</li> </ul>	
<p><b>3. What is the base rate (BR)?</b></p> <p>The BR is made up of two parts, our benchmark cost of funds (BCOF) and the Statutory Reserve Requirements (SRR) cost imposed by Bank Negara Malaysia. Our BCOF reflects the cost of funding for floating rate loans/financing and mainly comprises of Customer Deposits and other floating rate funding raised by the Bank to fund these loans.</p>	
<p><b>4. What are possible scenarios to trigger a change in the BR?</b></p> <p>Our BR can rise or fall due to changes in the BCOF and changes in the SRR. Changes in the BCOF could occur due to changes in the Overnight Policy Rate (OPR) as decided by the Monetary Policy Committee of Bank Negara Malaysia, as well as other factors such as changes in the cost of funds used to fund floating rate loans/ financing.</p> <p>Example: If the cost of customer deposit rises, the BCOF will rise as customer deposits is part of the components used to fund floating rate loans/financing. The higher BCOF will trigger a rate increase in the BR.</p>	
<p><b>5. Historical BCOF since January 2015</b></p> <p>Please refer to <a href="http://www.cimbbank.com.my">www.cimbbank.com.my</a> for this information.</p>	

## 6. What are my obligations?

- To pay monthly interest charged based on your utilization amount of the facility.
- To pay the outstanding sums of the facility including principal, interest or any other monies owing to the Bank upon cancellation or termination of the facility.
- To furnish and/or provide additional security / reduce outstanding balance in the event of account has been triggered margin call.

Note :

- Interest charged may vary if BR changes.

## 7. What are the fees and charges I have to pay?

Fees	Charges
Documentation Fee	RM 74.20 <i>(inclusive of GST)</i> (Waived for redemption case only)
CDS Account Opening Fee	RM10.60 <i>(inclusive of GST)</i>
Stamping Fee	As per the Stamp Duty Act 1949 - Principal Agreement - Ad valorem (0.5% on facility limit) - Subsidiary Agreement - RM10 each

## 8. What if I fail to fulfill my obligations?

- Bank has the right to dispose your collateral to set-off the outstanding balance in the event you fail to pay the Bank within the required timeframe or on due date any monies payable.
- We may set-off any credit balance in account maintained with us against any outstanding balance in this financing account.
- Default interest of 1% will be charged on the amount of arrears, causing total outstanding to increase.
- Legal action will be taken if you fail to respond to reminder notices.
- Legal action against you may affect your credit rating leading to credit being more difficult or expensive to you.

## 9. What if I fully settle the loan before its maturity?

You may make a full settlement on your loan at anytime by providing us 30 day's written notice or a prepayment fee at 1% on the outstanding balance, where applicable (Not applicable if settlement via sale proceeds).

## 10. What are the major risks?

Account may trigger margin call in view of fluctuates in share price and uncertain market condition.

## 11. Do I need a guarantor or collateral?

Requirement of Guarantor is subject to individual credit assessment. Acceptable collaterals are cash, CIMB's Fixed Deposit (FD) or marginable shares.

## 12. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondence reach you in a timely manner.

### 13. Where can I get assistance and redress?

If you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at:

Customer Resolution Unit  
19th Floor, Menara Bumiputra Commerce  
11, Jalan Raja Laut  
50350 Kuala Lumpur  
Consumer Contact Centre : +603 6204 7788  
Fax No: +603 2691 3248  
Email : CRU@cimb.com

Alternatively, you may seek the service of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counseling and debt restructuring for individuals. You can contact AKPK at:

Tingkat 8, Maju Junction Mall  
1001, Jalan Sultan Ismail  
50250 Kuala Lumpur  
Tel No: +603 2616 7766  
Email: [enquiry@akpk.org.my](mailto:enquiry@akpk.org.my)

If you wish to complain on products or services provided by us, you may contact us at:

Customer Resolution Unit  
19th Floor, Menara Bumiputra Commerce  
11, Jalan Raja Laut  
50350 Kuala Lumpur  
Consumer Contact Centre : +603 6204 7788  
Fax No: +603 2691 3248  
Email : CRU@cimb.com

If your query or complaint is not satisfactory resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Block D, Bank Negara Malaysia  
Jalan Dato' Onn  
50480 Kuala Lumpur  
Tel No: 1-300-88-5465  
Fax No: 03-2174 1515  
Email: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)

### 14. Where can I get further information?

If you have any enquiries or require further clarification, please contact us at:

Santha Maria George	03-26192079 / 012-9727590	<a href="mailto:santha.george@cimb.com">santha.george@cimb.com</a>
Ziti Akhtar Mohd Yusof	03-26192084 / 012-3194419	<a href="mailto:ziti.yusof@cimb.com">ziti.yusof@cimb.com</a>

**15. Other Share Margin packages available**

No

**IMPORTANT NOTE: FORCE-SELLING MAY BE TAKEN AGAINST YOUR COLLATERAL IF YOU DO NOT TOP-UP WITHIN STIPULATED TIMEFRAME ON YOUR SHARE MARGIN FINANCING.**

The information provided in this disclosure sheet is valid as at \_\_\_\_\_.