



SHORT TERM FACILITY (STF) TERMS AND CONDITIONS OF TRADING

I _____ NRIC No. _____
(the "Client") hereby agree that in consideration of you, Maybank Investment Bank Berhad (the "Company"), allowing me to operate Short Term Facility Account (STF), I hereby irrevocably and unconditionally agree with the terms and conditions set out below.

1. Purpose

For the purchase of stocks & shares listed on the Bursa Malaysia Securities Berhad. Outstanding purchased contracts shall be financed interest free for a period up to tenth market day after the date of transaction (T+10).

2. Trading on Short Term Facility

The STF account shall be conducted in accordance with all applicable rules and regulations, including without limitation, Bursa Rules and the Company's policies. However, purchase limit shall be made available if the equity is above 166.67% over the outstanding balance or at other predetermined percentage, which the Company reserves the rights to vary from time to time. Pursuant to Bursa Rules, in the event that the equity falls below 130% of the Outstanding Balance (as defined under Bursa Rules), the Company shall have absolute discretion and, without notice to you, to liquidate your margin account, including the securities purchased and carried in such account, so as to bring the equity to not less than 150% or such other percentage of the Outstanding Balance as may be determined by the Company at its sole and absolute discretion.

3. STF Call Notice

You will be served a margin call notice ("Notice") when the equity in your margin account falls below 150% or such other percentage of the Outstanding Balance as may be determined by the Company at its sole and absolute discretion. You shall within three (3) trading days from the date of the said Notice top up the shortfall so as to bring the equity to not less than 150% or such other percentage of the Outstanding Balance as may be determined by the Company at its sole and absolute discretion.

It is acknowledged and agreed by you that the shortfall stipulated in the said Notice is subject to changes and variations due to market conditions and that the shortfall required to be topped-up by you may be greater or less than the amount stipulated in the said Notice within the three (3) trading days limit imposed.

In the event you fail to comply with Notice, the Company shall have the right to take such actions as may be necessary, including to liquidate your margin account so as to bring the equity to not less than 150% or such other percentage of as may be determined by the Company at its sole and absolute discretion.

4. Selling Out

The company shall close off the purchase position(s) which remain outstanding on the tenth market day following the contract date (T+10) and shall have the absolute discretion to institute selling out by the eleventh market day following the contract date (T+11) or such other date as the company may in its absolute discretion determine without notice to the client.

5. Levy

A levy of 0.3% of the outstanding purchase contract shall be imposed on contract paid on or after fourth market day following the contract date (T+4) onwards.

6. Interest

Interest at the rate of 5.65% above Malayan Banking Berhad's base rate ("BR") per annum which the BR is presently set at 3.2% or such other rate as maybe varied by the company in its absolute discretion shall be charged on losses, purchase contract remain outstanding beyond eleventh market day following the date of contract (T+11) and billings.

7. Valuation of Securities Deposited

For the purpose of equity valuation, Main Market counters shall be valued as follows:-

- i. Category A (Includes FBMKLCI30) stocks are valued at 100% of previous day's closing price or 150% of the preceding June/ December closing price;
- ii. Category B (Includes all SPAC counters) stocks are valued at 80% of previous day's closing price or 150% of the preceding June/ December closing price. Relisted counters under Practice Note 17 will automatically be included as Group B, subject to next review;
- iii. Category C (Includes counters under Pre-determined list of counters) stocks are valued at 50% of previous day's closing price or 200% of the preceding June/ December closing price. Relisted counters under Guidance Note 3 will automatically be included as Group C, subject to next review. All ACE Market counters are valued up to 50% of previous day's closing market price.
- iv. Negative List includes counters under Negative List with no value given shall be considered as non-marginable counters and cash upfront is required to purchase these counters. Bursa designated counters under Practice Note 17/ Guidance Note 3 or Practice Note 1/ Guidance Note 5 shall fall into the Negative List.

Counters classified under S176 of the Companies Act 1965, Suspended Counters, Counters under Practice Note 4/2001, Practice Note 17/2005, Amended Practice Note 17/2005 and Guidance Note 3/2006 of the Listing Requirements of Bursa Securities and Selected Counters (as defined by the Company) and company issued warrants with expiry within 6 months from the issuance date will not be given any value.

The Company reserves the absolute right to vary from time to time the manner of valuation of the securities.

8. Disclosure

In compliance with the requirements of the rules and regulations as established by the Bursa Malaysia Securities Berhad and Bank Negara Malaysia, the balance of the client's account will be reported to the Bursa and Bank Negara Malaysia on monthly basis.

9. Notice of Variations in the Terms and Conditions

We reserve the right to amend, change, delete and/or add any of the above Terms and Conditions by sending written notices on the above to you and/or the dealer's representative/remisier who is your authorised agent and it shall be deemed valid and binding on you.

Such variations and/or amendments shall become effective from the date specified in the notice. No amendment will affect any outstanding orders or transactions or legal rights or obligations which may already have arisen. You hereby agree to be bound by these Terms and Conditions as varied and/or amended from time to time.

10. Notice of Variation and/or Change in the BR

The Company is entitled at any time and from time to time to vary the Prescribed Rate of Interest by serving a written notice to you. Such variation may be in respect of (i) the BR as announced by Malayan Banking Berhad from time to time or the Company's matching cost of funds or otherwise or (ii) the margin or spread above the BR or the Company's matching cost of funds or otherwise or (iii)

both or in the entire manner or mode of computation or charging or howsoever, whereby the variation shall take effect from the date specified in the notice.

11. Condition of Approval

The approval of the operation from time to time of such facility is based on the condition that if the client shall become related to the Company's holding company and/or its subsidiaries or the Company's directors, officers and employees within the ambit of Section 62 of the Banking and Financial Institution Act 1989 read together with Garis Panduan 6 issued by Bank Negara Malaysia at any time, the Company reserves the right to recall the facility and the client shall undertake to advise the Company immediately if any of the above relationship is established or discovered at any time.

12. General Right to Suspend/ Close the STF Account

The Company reserves the right to suspend and/or close the STF Account from further trading, without any prior notice to the client or its dealer's representative, if the client or its dealer's representative is/are in breach of any term contain herein or the Rules of Bursa Malaysia Securities Berhad and/or any other regulations and/or directives of any relevant authority, whether in relation to STF trading activities or otherwise.

13. Supplementary

The above terms and conditions are in addition to and not in derogation to the existing terms and conditions as stipulated in the Short Term Facility Agreement, Memorandum of Deposits of Securities and Letter of Set Off.

The terms and conditions herein are subject to all rules, regulations and directive of the Bursa Malaysia Securities Berhad, Securities Commission and all other relevant authorities currently in force and as may be varied from time to time. If there is any inconsistency between any term herein and any other rules and regulations or directives of the Bursa Malaysia Securities Berhad, Securities Commission or any other relevant authority, the latter shall prevail.

I hereby agree to comply with and be bound by the supplemental terms and conditions.

CLIENT NAME :
DATE :

WITNESS BY :
NAME OF DEALER'S REPRESENTATIVE :
DEALER/REMISIER CODE :
DATE :