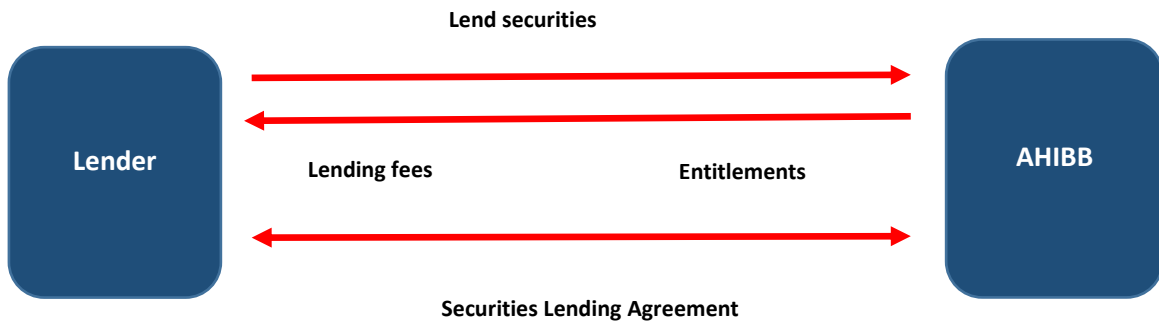


<p>PRODUCT DISCLOSURE SHEET (PDS)</p> <p>Please do read this Product Disclosure Sheet before you decide to participate in the Retail Securities Lending (“Securities Lending”) programme. Be sure to also read the terms and conditions contained in the Retail Securities Lending Agreement.</p>	<p>AFFIN HWANG INVESTMENT BANK BHD</p> <p>Retail Securities Lending</p> <p>Date :</p>
<p>1. What is Retail Securities Lending about?</p>	
<ul style="list-style-type: none"> • Securities Lending is a transaction where the Lender agrees to lend securities to a Borrower for an agreed fee. The loaned securities can be recalled by the Lender or returned by the Borrower at any time. Either party can terminate the Securities Lending transaction in accordance with the terms and conditions stipulated in the Retail Securities Lending Agreement. • In a Securities Lending transaction, you temporarily transfer the title of the securities and associated rights to the Borrower, being Affin Hwang Investment Bank Berhad (“AHIBB”) which is required to return the securities to you on demand or at an agreed date in the future. • AHIBB as the new legal owner of the securities will receive all entitlements (such as dividend, rights, bonus issues) accruing to the loaned securities, but will be required to remit all the entitlements back to you in accordance to the terms and conditions of the Retail Securities Lending Agreement. 	
<p>2. What do I get from this product?</p>	
<ul style="list-style-type: none"> • Fees for lending the securities will accrue daily and will be automatically credited into your trust account with AHIBB on monthly basis. Daily lending fees are calculated as follows:- <ul style="list-style-type: none"> Daily lending fees = Agreed Fee Rate X loaned securities’ previous day closing price/ 365 days • Flexibility to sell or recall the loaned securities as per the terms and conditions stipulated in the Retail Securities Lending Agreement. • Retain all entitlements. • You may discontinue participation in this programme at any time subject to prior notification to AHIBB. 	
<p>3. What are the fees and charges I have to pay?</p>	
<ul style="list-style-type: none"> • Stamping fee of RM10 for the Retail Securities Lending Agreement. • Stamping fee of RM10 for the Discretionary and Nominees Service Agreement. • Securities transfer fees of RM10.00 for transfer of each securities. 	

4. How is the Retail Securities Lending process flow like?



5. What are the major risks associated with this product?

- **Credit Risk**

- This product is **NOT** principal guaranteed and is **NOT** insured by Perbadanan Insurans Deposit Malaysia. The payment of lending fees or return of loaned securities depends on the ability of AHIBB to make such payments and to return the loaned securities. The Lender is taking the credit risk of AHIBB as the Borrower in the transaction.

- **No Guarantee That Securities Will Be Borrowed**

- AHIBB is not obligated to borrow securities at any time and your participation does not guarantee that your securities will be borrowed by AHIBB. If your securities are not borrowed by AHIBB, you will not be paid any lending fee.

- **Fee May Change**

- Lending fee is subject to the supply and demand of the securities during the time of the Securities Lending transaction and may vary from transaction to transaction.

- **Market Risk**

- You will still be exposed to price fluctuations of the securities loaned.

- **Loans May Be Terminated At Any Time**

- AHIBB has the right to terminate any Retail Securities Lending transactions or the Retail Securities Lending Agreement at any time subject to prior notification to you.

- **Tax Rates**

- You will receive cash payments in lieu of dividends. However, these payments could be taxed at your marginal tax rate rather than the prevailing dividend tax rate (where applicable).

- **Voting Rights**

- Where AHIBB has borrowed your securities, you must recall your securities in order to exercise your voting rights.

6. 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 correspondences reach you in a timely manner, failing which, AHIBB shall not be liable for any losses, damages, claims, expenses or costs that you may suffer or incur as a result of a delay in AHIBB communicating any information pertaining to the Retail Securities Lending transactions to you.

7. What are my obligations?

- To deliver the securities to AHIBB after the Securities Lending transaction is confirmed.
- To notify AHIBB on your election for any rights issue offered by the issuer of the securities within the prescribed timeline.

8. What are my contractual rights?

- To recall the loaned securities subject to prior notification given to AHIBB.
- To receive all entitlements accruing to the loaned securities.
- To receive lending fees on the Securities Lending transactions.
- To terminate the Retail Securities Lending Agreement subject to prior notification given to AHIBB.

9. Where can I get further information?

- For more information, please contact your dealer's representative or visit any of our branches at the link below.
 - <http://affinhwang.com/about/locations/>

10. What are the eligibility requirements to participate?

- All clients of AHIBB which/ who have a minimum of RM100,000 in value of unencumbered stockholdings of any particular securities to lend are eligible to participate.

11. What if I fail to fulfill my obligations?

- You shall bear the cost and expenses of buying-in exercise as a result of failure to deliver the securities you have agreed to loan to AHIBB on the agreed delivery date.
- In the event where you fail to notify AHIBB on your election for any rights issue offered by the issuer of the securities within the prescribed timeline, AHIBB shall return the provisional rights to you within 4 Business Days after the commencement of trading of the provisional rights.

12. How do I keep track of my Securities Lending transactions?

- Through the monthly statement provided by AHIBB.

13. Where can I get assistance and redress?

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

Affin Hwang Investment Bank Berhad
Address: Klang Branch
3rd & 4th Floor, Wisma Meru
1 Lintang Pekan Baru, off Jalan Meru
41050 Klang, Selangor Darul Ehsan
Tel: 03-3343 9999
Fax: 03-3343 4084
E-mail: support@affinhwang.com

- If you are dissatisfied with the outcome of the internal resolution of your complaint, you may refer your dispute to the Securities Industry Dispute Resolution Center (SIDREC):

(a) via phone to: 03-2282 2280
(b) via fax to: 03-2282-3855
(c) via email to: info@sidrec.com.my
(d) via letter to: Securities Industry Dispute Resolution Center (SIDREC)
Unit A-9-1, Level 9, Tower A
Menara UOA Bangsar
No. 5, Jalan Bangsar Utama 1
59000 Kuala Lumpur

IMPORTANT NOTICE:

- **LENDING FEE IS CALCULATED DAILY BASED ON THE PREVIOUS DAY CLOSING PRICE OF THE LOANED SECURITIES AND ON A 365-DAY/YEAR. SECURITIES' PRICE AND FEE RATE MAY FLUCTUATE BASED ON MARKET CONDITIONS AND SUPPLY AND DEMAND FOR THE SECURITIES, WHICH WILL AFFECT POTENTIAL EARNINGS.**
- **RETAIL SECURITIES LENDING IS A NON-PRINCIPAL PROTECTED PRODUCT AND IS NOT INSURED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.**

The information provided in this disclosure sheet is valid as at 25 January 2019.