



**CONTRACTS FOR DIFFERENCE
PRODUCT HIGHLIGHTS SHEET**

A Contract for Difference (CFD) allows you to trade on future market movements of shares or indices, without actually owning the underlying asset. It offers traders the ability to take leveraged exposure to either long or short positions, with only a small initial deposit. Profits or losses are determined by the difference between the buy and the sell price. Use CFDs in an uptrend or downtrend market and turn every opportunity into a bullish one.

Why should I trade Maybank CFD?

Trade Share CFD from a single account

Maybank CFD gives you access to trade thousands of listed Share CFDs from many international markets, using a single account. View all your positions on one platform and view all profits or losses in real time with a marked-to-market portfolio.

Go short with ease*

Take advantage of market downtrends by shorting a stock without the need to borrow shares first. Enjoy the convenience and avoid the hassle usually associated with scrip borrowing and lending.

Leverage

For clients who like to take advantage of short-term market movements with a small initial capital outlay, Maybank CFD provides leverage of up to 10 times for Share CFDs. With an initial deposit of \$3,000, you can buy or short up to \$30,000 for a counter margined at 10% (10 times leverage), or \$15,000 for a counter margined at 20% (5 times leverage). The maximum leverage preset by Maybank Securities is 10 times for Share CFD. Maybank CFD counters are reviewed regularly to ensure that they are margined competitively.

No expiry date, no roll over

There is no roll over and no time limit for a Maybank CFD - we do not close and re-open your positions after 30 days. You can hold your positions indefinitely and need not worry about additional rollover costs or missing the expiry date, which are usually associated with other derivative instruments.

Direct Market Access (DMA) model for greater transparency

Maybank CFD adopts a DMA model that puts all your trades through to the underlying Exchange. Your order will join underlying exchange's bid or ask volumes, and you can even participate in the opening and closing auctions of each market. Unlike the market making model offered by other CFD providers, Maybank CFD will not give price requotes, show synthetic prices, or impose additional spreads.

Partake in Corporate Actions

Maybank CFD mirrors the corporate actions that take place in the underlying counter. For example, if you are 'Long' on the CFD contract of an underlying share, you will receive the net tax dividend if the Long position is held through the Ex-date.

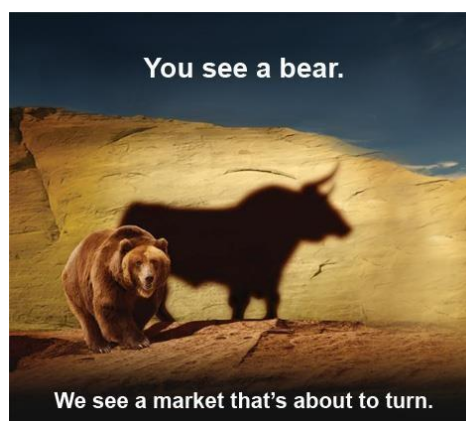
Set "Stop Loss" or "Take Profit" levels with contingent orders

Manage your risk with our comprehensive range of contingent order types. Contingent orders such "if done" or "one cancels other" not only allows you to set up "take profit" or "stop loss" levels, but also to enter a trade should a certain price level is reached.

Web-based platform and Mobile Apps

Access your platform anytime and anywhere as long as you have an internet connection. Trade on the move with our iOS and Android mobile apps.

* Ability to short depends on scrip availability. Up-tick rule for short-selling of respective Exchanges shares still applies



Key Risks of Trading in CFDs

Before proceeding, it is important to note that there are risks involved in trading in CFDs. Key risks include the following, amongst others:

Leverage Risk - trading in CFDs involves leverage risks and that you may sustain losses exceeding your initial deposit. Please see Page 10 - Loss Making CFD Trade for a detailed illustration of this.

Liquidity Risk - CFDs are not transacted on a regulated exchange; may be very illiquid and may not have any secondary market, meaning that you may not be able to close out your positions under certain circumstances, for example, when the underlying is halted or suspended on the stock exchange; or when we are unable to access the underlying markets. In situations when the underlying is suspended indefinitely on the exchange, we may require you to post up to 100% margin on such positions. As we may use other counterparties for market access, there may be situations beyond our control where such access may be disrupted. In the event of such disruptions, we will endeavour to restore such access as soon as we reasonably can.

Counterparty Risk - Trading in CFDs means that you are also taking the risk of the issuer or counterparty with respect to the issuer or counterparty not being able to satisfy its obligation to you. Your counterparty for CFDs is Maybank Securities Pte Ltd.

1. Minimum Initial Deposit & Safeguard of Funds

You are required to put up an initial deposit of **S\$3,000** before any trade can be initiated. At this moment, only cash collateral is accepted.

In accordance with Securities & Futures Regulation (Licensing & Conduct Business) Regulation 16, cash held in the CFD account is maintained in a customer segregated account.

2. CFD Charges

There are 2 basic costs incurred during CFD trading - commission and financing charges. A price feed fee is also payable if you are interested in viewing the foreign markets at live prices. All charges will be automatically deducted from your CFD account the following business day.

Commission: All commission charges will be calculated based on the full contract value on a per trade basis.

Finance charges: A financing fee is charged daily on any CFD positions held overnight. It is computed based on the end-of-day marked to market value of your CFD portfolio and charged on 100% of the contract value. There are no finance charges if the position is closed within the same day.

The financing fee is calculated as Base Rate +/- 3.5%. The Maybank Securities Base Rate is the interest rate set by the underlying Interbank Rate for the currency of the relevant shares. It varies from market to market and is subject to change at the sole discretion of Maybank Securities. This amount is debited or credited (if applicable for shorting) from your CFDs account daily.

Monthly Price Feed Fee (Optional): Live price feed is payable for all markets except Singapore market.

Live or delayed market price feed is required for online trading access, and delayed price feed will be provided for the other markets. If market data is not available, only offline trades (placing trade through a Trading Representative) will be allowed.

Turn over for complete pricing schedule for all available markets.

Share CFD

Country	Commission Rate (online/offline)	Financing Charges	Monthly Charge for Live Price Feed
Singapore	0.25% (min. SGD 15)	<u>Long</u> Base Rate + 3.5% <u>Short</u> Base Rate - 3.5%	FREE
Hong Kong	0.33% (min. HKD 100)		HKD 120
USA	0.22% (min. USD 15)		USD 5
UK	0.35% (min. GBP 15)		GBP 5
Australia	0.23% (min. AUD 15)		AUD 37.50
Japan*	0.27% (min. JPY 2500)		NA
China 'A' Shares (SH-HK Connect)	0.30% (min. HKD 100)		NA
Malaysia	0.40% (min. USD 20)	<u>Long</u> Base Rate + 3.5% <u>Short</u> Base Rate - 8.5%	SGD 5
Indonesia	0.30% (min. USD 30)	<u>Long</u> Base Rate + 5% <u>Short</u> Base Rate - 8%	USD 2.50

+ Japan CFDs are only available on a per-request basis.

Note: All charges will be automatically deducted from your CFD account the following business day.

Commission Charges

There will not be a 7% GST charge on all commission for both online and offline trades.

Financing Charges

A financing fee is charged daily on any CFD positions held overnight. The financing rate is currently base rate on +/- 3.5% (+ for long and - for short). Financing charges are computed based on the end-of-day mark-to-market value of your CFD portfolio and are charged on 100% of the mark-to-market value. There are no financing charges if the position is closed within the same day.

The Base Rate is the interest rate set by the underlying Interbank Rate for the currency of the relevant shares. It varies from market to market and is subjected to change at the sole discretion of Maybank Securities. The base rate amount is debited from or credited to (if shorting) your CFD account on a daily basis.

Price Feed Fees

Live price feeds are payable for all markets except Singapore, or unless specified.

Live or delayed market price feeds are required for online trading access, and delayed price feeds will be provided for the other markets. If market data is not available, only offline trades (trades placed through a Trading Representative) will be allowed.

3. Settlement Currency

Share CFD

Country	Exchanges	Settlement Currency
Singapore	SGX	Singapore Dollars / US Dollars (For US Dollar denominated stock) / Hong Kong Dollars (For HK Dollar denominated stock)
Hong Kong	HKEx	Hong Kong Dollars
USA	NYSE, NASDAQ, AMEX & ARCA	US Dollars
Malaysia	KLSE	US Dollars
Indonesia	IDX	US Dollars
Australia	ASX	Australian Dollars
UK	LSE	Great British Pounds
Japan	TSE	Japanese Yen

All CFD contracts are settled in their respective settlement currencies. All profits and losses, arising from trades in foreign markets, are held in your account in the respective settlement currencies. They are not automatically converted to your preferred base currency, although the equivalent of which will be shown on your platform. To check how much of each currency is held in your account, please refer to your statements. You can choose to convert all foreign currencies to your base currency at any time when the forex rate is in your favour, by informing your Trading Representative.

4. Funding your Account

- *Internet Banking (Bill Payment) & Electronic Payment of Shares (EPS)*: Funds transferred before 8 pm will only be reflected the next day at 2 pm. Do inform your Trading Representative that the transfer amount is meant for your CFD account.
- *Internal fund transfer* from existing Maybank Securities margin or trust account. Inform your respective Trading Representative to submit the request on your behalf.
- *Telegraphic Transfer (TT)*: Please state your name and CFD trading account number on the telegraphic transfer form. Do inform your Trading Representative that the TT amount is meant for your CFD account.

Currency	Singapore Dollars
Bank Name	Hong Kong & Shanghai Banking Corporation, Singapore
Swift Code	HSBCSGSGXXX
Account Name	Maybank Securities Pte. Ltd.
Account Number	141-112789-001
Remarks	CFD Trading Account Number: KE0XXXXXX
Currency	Hong Kong Dollars
Bank Name	Malayan Banking Berhad HK Branch
Swift Code	MBBEHKHH
Account Name	Maybank Securities Pte. Ltd.
Account Number	002010100107007
(For HK bank local transfer - Bank code: 063, Shorten account no. as 011010707)	
Remarks	CFD Trading Account Number: KE0XXXXXX
Currency	US Dollars
Corresponding Bank	Standard Chartered Bank, New York
CHIPS UID/ABA Number	CHIPS UID 057220 (ABA# 026002561)
Swift Code	SCBLUS33
Beneficiary Bank	Standard Chartered Bank, Singapore
Swift Code	SCBLSG22
Beneficiary Account Name	Maybank Securities Pte. Ltd.
Beneficiary Account Number	0174090064
Remarks	CFD Trading Account Number: KE0XXXXXX

Currency	Australian Dollars
Bank Name	Citibank Ltd., Sydney
Swift Code	CITIAU2X
Account number	0912039005
Beneficiary Bank	Citibank N.A., Singapore
Beneficiary Account Name	Maybank Securities Pte. Ltd.
Beneficiary Account Number	0858574072
Beneficiary Account Swift Code	CITISGSG
Remarks	CFD Trading Account Number: KE0XXXXXX

5. Credit Limit

The credit limit of your trading account (total value or exposure of all your positions) depends on the amount of funds deposited in your CFD account, as well as the initial margin required of the underlying CFD counters.

Example 1: With a deposit of S\$5,000, you can buy or short a counter up to S\$50,000 if it is margined at 10% (10 times leverage).

Example 2: With a deposit of S\$1 million, the total exposure of your portfolio is limited to S\$500,000 only (capped by default portfolio exposure limit), even though a counter is margined at 10% and allows 10 times leverage.

If you wish to increase the portfolio exposure, please inform your respective Trading Representative. Please note that all credit limit increase is subject to approval by Maybank Securities.

6. Funds withdrawal

You may contact your trading representative to submit the withdrawal request on your behalf.

7. Corporate Actions

Maybank CFD mirrors the corporate action that take place in the underlying share for long CFD positions.

Example 1: Cash/Scrip Dividend (for Share CFD)

If a cash dividend is declared*, you will receive a cash credit adjustment** in your CFD account based on the net dividend amount. Conversely, if you are holding a *short* CFD position, you will incur a cash debit adjustment in your CFD account based on the gross dividend amount.

If a scrip dividend or equivalent is declared, long CFD holders will receive a cash credit adjustment by default. No notification will be sent to you. For short holders, you will incur a cash debit adjustment. Further adjustments may then be made, depending on whether the scrip-lenders opt for cash or scrip. Please note that short holders may end up with a partial cash/scrip debit adjustment.

** Dividend adjustments will be in the respective settlement currencies. For dividends not declared in their settlement currencies, an indicative amount will be posted on ex-date and adjusted again when the FX rate is booked.

Example 2: Bonus Shares

If you are holding a *long* CFD position, you will receive the entitlement to the bonus issue. A credit adjustment will be reflected in your CFD holdings on ex-date, where the credit adjustment is equivalent to the ratio of bonus issue on the underlying shares. Conversely, if you are holding a *short* CFD position, you will incur a debit adjustment where the adjustment is equivalent to the ratio of bonus issue.

Example: on a 1-for-10 SIA bonus issue, if you are holding a long 1,000 SIA CFD position on and after ex-date, you will be entitled to the credit adjustment of 100 new SIA CFDs. After the credit adjustment, you will have a long position of 1,100 SIA CFDs. If you are short 1,000 SIA CFDs, your account will be debited 100 SIA CFDs. After the debit adjustment, you will have a short position of 1,100 SIA CFDs.

8. Statements

Clients will receive email statements in the late afternoon on a daily basis. If client trades today, he/she will receive the statement (PDF format) the following business day (T+1). Month-end statement will also be sent out within the first week of the following month.

9. Trading Share CFDs vs. Trading Traditional Shares

	Share CFD	Traditional Shares
Strategy	Long and Short	Long only
Leverage	Up to 10 times for Share CFD	No leverage. Or up to 3.5x leverage for margin trading
Exchange Traded	No	Yes
Settlement	Client places as little as 10% initial margin for trades. Positions can be held indefinitely (no expiry date).	Contra T+3, after which client pays 100% of trade value to pick up shares. Positions can be held indefinitely.
Commission	0.25% (SGX) Same for both online and broker assisted	0.275% online 0.5% broker assisted
SGX clearing & access fees	No	Yes (0.04% + 0.0075%)
Execution Modes	Online or Broker Assisted	Online or Broker Assisted
No. of markets for online trading	9	4
Support multiple order types	Yes Eg: Non-guaranteed Contingent Orders such as “take profit” or “stop loss”	Typically, No. Subject to respective broker’s trading platform
Partake in Corporate Actions	Yes	Yes

10. Direct Market Access (DMA) vs. Market Maker CFD

	DMA (Maybank CFD)	Market Maker
Participation in liquidity of the underlying Exchange → your order will join the bid/ask queue	Yes	No
Ability to Improve Bid & offer	Yes (Price maker)	No (Price taker)
Ability to see bid/ask volumes on the platform	Yes	No
Participate in Exchange Pre-Opening/Closing → period where there’s typically most volatility and where best prices are transacted	Yes	No

11. The Use of Leverage - how it magnifies your gains & losses

Example 1 - A Profitable CFD Trade

Client buys S\$50,000 of Counter A (10,000 share x S\$5.00). He sells at S\$55,000 just 10 days later (10,000 shares at S\$5.50), making a profit of S\$5,000. With CFD trading and placing only a S\$5,000 deposit required for this trade, he made almost a 100% return. With Traditional Shares trading and paying the full S\$50,000 value of shares, he made only a 10% return.

Here is a detailed illustration showing how leverage magnified his profit, and a breakdown of the cost.

	Maybank CFD	Traditional Shares
Cash outlay	S\$5,000 deposit	S\$50,000 (payment after T+3)
Opening Contract Value	S\$50,000	S\$50,000
Opening commission	S\$125.00 ($\$50,000 \times 0.25\%$ commission)	S\$147.13 ($\$50,000 \times 0.275\%$ commission +7% GST)
Exchange Fees	N. A.	S\$25.41 ($\$50,000 \times 0.0475\%$ fees +7% GST)
Closing Contract @ \$5.50		
Closing Contract Value	S\$55,000	S\$55,000
Closing Commission	S\$137.50 ($\$55,000 \times 0.25\%$ commission)	S\$161.84 ($\$55,000 \times 0.275\%$ commission +7% GST)
Exchange Fees	N. A.	S\$27.95 ($\$55,000 \times 0.0475\%$ fees + 7% GST)
Finance Charges (10 days)	S\$60.27* ($\$55,000 \times 4\%$ interest per year / 365 days x 10 days)	N. A.
Gross profit	S\$5,000	S\$5,000
Net Profit	S\$4,677.23	S\$4,637.67
Return of Investment	93.54% (Approximately a 100% gain)	9% (Approximately a 10% gain)

* The finance charges computation are for illustration. Figure was derived using a constant closing share price of S\$5.50 for all 10 days. Maybank CFD finance charges are computed on the end of day closing price of the underlying CFD contract and this fluctuates on a daily basis.

Example 2 - A Loss-Making CFD Trade

Client buys S\$50,000 of Counter A (10,000 share x S\$5.00). He sells at S\$45,000 just 10 days later (10,000 shares at S\$4.50), making a loss of S\$5,000. With CFD trading and placing only a S\$5,000 deposit required for this trade, he made a 100% loss. With Traditional Shares trading and paying the full S\$50,000 value of shares, he made only a 10% loss. With CFD Trading, the client may go into margin call (detailed in the next section).

Here is a detailed illustration showing how leverage magnified his loss, and a breakdown of the cost.

	Maybank CFD	Traditional Shares
Cash outlay	S\$5,000	S\$50,000
Opening Contract Value	(S\$50,000)	(S\$50,000)
Opening commission	S\$125.00 ($50,000 \times 0.25\%$ commission)	S\$147.13 ($50,000 \times 0.275\%$ commission + 7% GST)
Exchange Fees	N.A	S\$25.41 ($50,000 \times 0.0475\%$ fees + 7% GST)
Closing Contract @ 4.50		
Closing Contract Value	S\$45,000	S\$45,000
Closing Commission	S\$112.50 ($45,000 \times 0.25\%$ commission)	S\$132.41 ($45,000 \times 0.275\%$ commission + 7% GST)
Exchange Fees	N.A	S\$22.87 ($45,000 \times 0.0475\%$ fees + 7% GST)
Finance Charges (10 days)	S\$49.32* ($45,000 \times 4\%$ interest per year / 365 days x 10 days)	N.A
Gross Loss	(S\$5,000)	(S\$5,000)
Net Loss	(S\$5,286.82)	(S\$5,327.82)
Return of Investment	(105.74%) (approximately a 100% loss)	(11%) (approximately a 10% loss)

* The finance charges computation are for illustration. Figure was derived using a constant closing share price of \$4.50 for all 10 days. Maybank CFD finance charges are computed on the end of day closing price of the underlying CFD contract and this fluctuates on a daily basis.

CFDs are leveraged products and have the potential for significant gains as well as losses. Investors may sustain losses that can be greater than the invested capital.

12. Margin Call

All losses are deducted 'live' from your account. When the balance (GLV or Gross Liquidation Value) is insufficient to cover the initial margin (IM) requirements of your open positions, your account will go into margin call. This is shown under 'Initial Margin Used' in your portfolio.

Initial Margin Used (IM/GLV)	Margin call
<100%	None.
>100%	Yes. Two business days to satisfy the margin call.
>133%	Yes. One business days to satisfy the margin call.

To satisfy a margin call, you can either top up the shortfall or liquidate your positions. Using the example in the previous section, the client can top up his account such that there is S\$5,000 to continue holding his S\$50,000 position, or if after the losses are deducted and his account is left with S\$4,000, he is only allowed to hold only a S\$40,000 position (10 times leverage) and must therefore liquidate S\$10,000 worth of positions. Your Trading Representative will inform you of any margin call. Maybank CFD reserves **the right to liquidate client's positions to meet the call and bring the 'Initial Margin Used' to less than 100%.**

Example - How a margin call is calculated

Client deposits S\$10,000 cash. He buys S\$65,000 of Counter 'A' (5,000 shares at S\$13.00) which is margined at 10%.

PORTFOLIO:

GLV	= S\$10,000
Initial margin	= S\$6,500 (10% of S\$65,000)
Free Equity	= S\$3,500 (GLV-
IM) Initial Margin Used	= 65% (IM/GLV)

DAY 1

Long Counter 'A' closes flat at S\$13.00.

Charges		
Commission 'A'	0.25% commission x S\$65,000	S\$162.50
Financing Interest 'A'	(Assume 4% per year / 365 days) x (1 day) X (5,000 shares @S\$13.00 closing price)	S\$7.12
Unrealised P&L		
'A'	Buy price = Closing price	S\$0

PORTFOLIO:

GLV	= S\$9,830.38 (Initial GLV of S\$10,000 - Day 1 charges + Day 1 unrealized
P&L) Initial margin	= S\$6,500 (10% margin of total trade value of 'A')
Free Equity	= S\$3,330.38 (GLV-IM)
Initial Margin Used	= 66.1% (IM/GLV) - <100% No margin call>

DAY 2

Short-sells S\$22,500 of Counter 'B' (5,000 shares at S\$4.50) which is margined at 10%.

IM required for this trade = S\$2,250

Long Counter 'A' closes down at S\$12.60 (loss) | Short Counter 'B' closes flat at S\$4.50.

Charges		
Financing Interest 'A'	(Assume 4% per year / 365 days) x (1 day) X (5,000 shares @S\$12.60 closing price)	S\$6.90
Commission 'B'	0.25% commission x \$22,500	S\$56.25
Financing Interest 'B'	(Assume 4% per year / 365 days) x (1 day) X (5,000 shares @S\$4.50 closing price)	S\$2.47
Unrealised P&L		
'A' (loss)	5000 shares x (S\$13.00 - S\$12.60 or S\$0.40 loss)	S\$2,000
'B'	Short-sell price = Closing price	S\$0

PORTFOLIO:	
GLV	= S\$7,764.76(Previous day GLV - Day 2 charges + Day 2 unrealized P&L)
Initial margin	= S\$8,550 (10% x Day 2 trade value of both 'A' and 'B')
Free Equity	= S\$785.24 (GLV-IM)
Initial Margin Used	= 110% (IM/GLV) - Margin Call with 2 business days to satisfy call. Shortfall of S\$785.24.

DAY 3

Long Counter 'A' closes down at S\$12.40 (loss) | Short Counter 'B' closes up at S\$4.60 (loss).

Charges		
Financing Interest 'A'	(Assume 4% per year / 365 days) x (1 day) X (5,000 shares @S\$12.40 closing price)	S\$6.79
Financing Interest 'B'	(Assume 4% per year / 365 days) x (1 day) X (5,000 shares @S\$4.60 closing price)	S\$2.58
Unrealised P&L		
'A' (loss)	5000 shares x (S\$12.60 - S\$12.40 or S\$0.20 loss)	S\$1,000
'B' (loss)	5000 shares x (S\$4.60 - S\$4.50 or S\$0.10 loss)	S\$1,000

PORTFOLIO:	
GLV	= S\$5,755.39 (Previous day GLV - Day 3 charges + Day 3 unrealized
P&L) Initial margin	= S\$8,550 (10% margin x Day 3 trade value of both 'A' and 'B')
Free Equity	= S\$2,794.61 (GLV-IM)
Initial Margin Used	= 149% (IM/GLV) - Margin Call with two business days to satisfy call. Shortfall of S\$2,809.92.

* Please note that the above figures are for illustration only. All charges are deducted and reflected in your portfolio the next business day.

13. Types of Orders - Market / Limit / Contingent Orders

Our platform supports both Market and Limit Orders.

There are a variety of Contingent Orders available on our platform - "Take Profit", "Stop Loss", "If Done", "One Cancels Other". These are orders that require you to set a condition which must be hit before the trade is activated.

How to use a "Stop Loss" Limit Order in your Trading Strategy?

Client has 10,000 of Counter 'A' bought at S\$5.00. He intends to "stop loss" at S\$4.90. He can set up a Contingent Order such that if the last done price of the stock hits S\$4.90 (trigger price), the trading platform will activate his order and place a sell trade in the market at S\$4.90 (order price). This is known as a standard "stop loss" order.

However, if he sets his order price at S\$4.88, this is a "stop loss limit" Order, where he is willing to sell all 10,000 of Counter 'A' at the best prevailing bid price; or if there is insufficient bid volume, to sell until a limit of S\$4.88. Here is how his trade will be executed:

Bid Price	Current Bid volume	Trades	Loss
4.90	3000	Contingent Order Triggers. Activates Sell Order for 10,000 Counter 'A' to sell at S\$4.88. Order is filled - sold 3,000 at best prevailing bid price of S\$4.90. Remaining 7,000 shares sent to queue at S\$4.89.	S\$300 (S\$5.00 entry price - S\$4.90 sell price) x 3000 shares
4.89	2000	Order filled - sold 2,000 at best prevailing bid price of S\$4.89. Remaining 5,000 shares sent to queue at S\$4.88.	S\$220 (S\$5.00 entry price - S\$4.89 sell price) x 2000 shares
4.88	4000	Order filled - sold 4,000 at best prevailing bid price of S\$4.88 (limit reached). Remaining 1,000 shares not sold.	S\$360 (S\$5.00 entry price - S\$4.88 sell price) x 3000 shares
4.87	1000	(No trades)	Unrealised loss of S\$130 (S\$5.00 entry price -S\$4.87) for outstanding 1,000 unsold shares

Are contingent orders guaranteed?

All contingent orders are non-guaranteed. A Contingent Order can trigger, but it does not mean the trade will be filled. If there is insufficient liquidity, a trade may not get filled, or get only partially filled as shown in the example above.

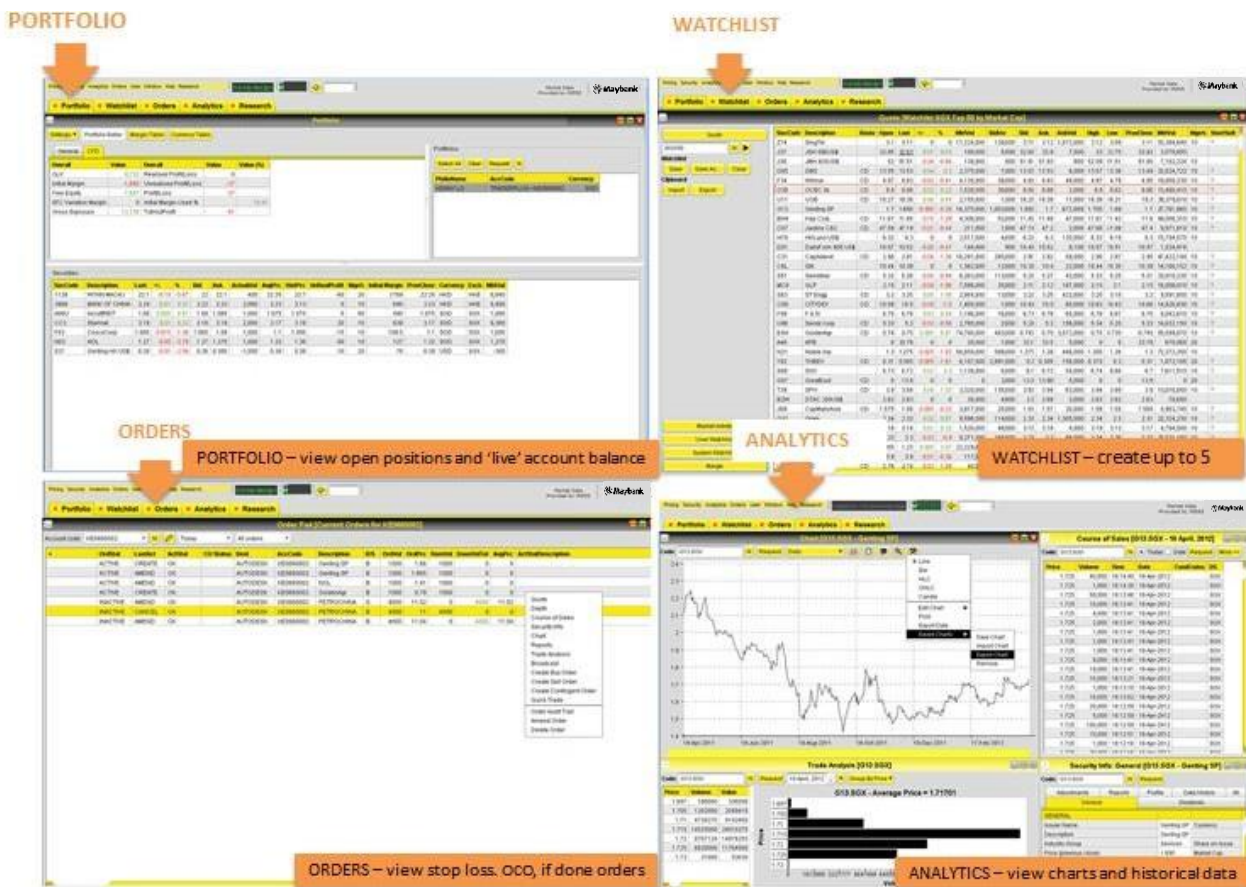
Will a contingent order trigger if the price gaps down?

Yes, it will trigger because the condition is met and the resulting order will be activated and sent into the market. However, the order will not be traded. Using the example above, if the price gaps down from S\$5.00 and trades at S\$4.50, and the client had placed “stop loss limit” price of S\$4.88, his sell order will remain in the queue to sell at S\$4.88. He will incur unrealised market losses amounting to S\$5,000 (S\$5.00 entry price - S\$4.50 current price x 10,000 shares). Maybank Securities reserves the right to force sell positions should the Initial Margin Used (IM/GLV) go above 133%.

14. Trading Platform and Mobile Apps

Log in at www.kecfd.com with your UserID (eg. KEXXXXXXX) and password (eg. XXXXX). To trade on your mobile, search for ‘Maybank CFD SG’ and download our app.

The CFD Platform is a simple 5-tab layout that will show your Portfolio, Watchlist, Order Pad, Analytics (Charts, Time and Sales etc), and Research. Each tab is fully customizable, and you can add or remove functions as you like. Sign up for a demo account at www.kecfd.com. The platform requires Java version 7 and above.



PORTFOLIO – view open positions and ‘live’ account balance

WATCHLIST – create up to 5

ORDERS – view stop loss, OCO, if done orders

ANALYTICS – view charts and historical data



Common Terms used in Maybank CFD Platform

- **Gross Liquidation Value (GLV)** = the amount of money you would have in your CFD account if you were to close out all live positions at current market prices, less any transaction charges and adjustments.
- **Initial Margin (IM)** = amount used to open CFD positions. E.g. 10% of contract value.
- **Free Equity** = the amount of money you can withdraw or use to open new CFD positions. Any deficit in Free Equity will result in a margin call the next day. **In summary, GLV = IM + FE**
- **Initial Margin Used %** = IM / GLV - meaning the proportion of your total money you have used to open positions. If it is above 100%, you are in margin call.

15. Short-selling - Additional borrowing cost

The list of the underlying securities for short-selling are available on our Trading Platform under Margin Table. This list may vary daily and also subject to availability of the securities.

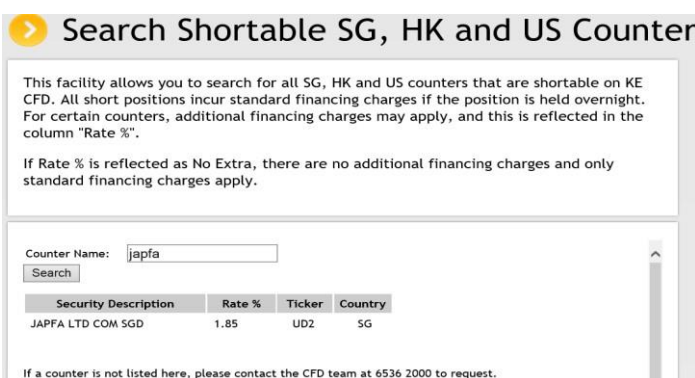


All short positions that are held overnight will incur a standard financing rate. The calculation of financing charge for short-selling:- Base Rate -3.5%.

For certain underlying securities will imposed an extra borrowing cost.

Before you make a short-selling trade, you are encouraged to check will there be an “Extra Borrowing Fee” on the underlying securities.

Please visit our website to find the additional borrowing fee:- <https://www.maybank-ke.com.sg/products-services/products-services-listing/contracts-for-difference/search-shortable-counters>



DISCLAIMER

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Contracts for difference and other investment products involve the risk of loss and are not suitable for many members of the public.

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Signature: _____

Name: _____

NRIC: _____

Date: _____