

**BASIC TERMS OF SHARE MARGIN FACILITY**  
**EFFECTIVE FROM 1 APRIL 2024**

**1. Marginable Securities**

Securities listed on the SGX or a Recognised Exchange as per our Marginable Securities Lists marked **Category SA, A, B, C, D & E.**

**2. Market Valuation & Counter Limit for SGX Marginable Securities:**

Stock Category	Market Valuation	Counter Limit Per Client
Category SA	100%	S\$6,500,000
Category A	100%	S\$5,000,000
Category B	100%	S\$2,000,000
Category C	100%	S\$ 600,000
Category D	100%	S\$ 200,000
Category E	70%	S\$ 70,000

*Company may vary the market valuation ratios & counter limits for non-SGX securities. Please refer to the respective marginable securities lists for details.*

**3. General Guide to Granting of Facility for SGX Trades**

Stock Category	Collateral Type	Collateral Value	Multiplier Factor	Maximum Facility Limit
Category SA to D	Cash Securities	S\$100,000	3.5x	S\$350,000
		S\$100,000	2.5x	S\$250,000
Category E	Cash Securities	S\$100,000	2x	S\$200,000
		S\$100,000	1x	S\$100,000

#### 4. Terms of Financing

<b>Interest rates on Debit Balance</b>	SGD: 6.45% p.a. USD: 8.10% p.a. HKD: 7.30% p.a. AUD: 7.30% p.a. * JPY: 2.80% p.a. * EUR: 6.85% p.a. * GBP: 8.20% p.a. *  Subject to periodic adjustments  * available for financing effective <b>15 Nov 2022</b>
<b>Computation of Available Finance</b>	Based on security cover of 140%
<b>Margin Call / Top-up Deadline</b>	Below 140% - 2 Market Days  Below 130% - Immediate
<b>Fees and Commission</b>	Similar to 'Securities Trading Account'  <i>Rates are negotiable</i>

4.1 A minimum initial cash deposit of S\$10,000 or marginable securities with a market value of S\$15,000 for a share margin facility of S\$30,000.

4.2 Contra is not allowed in the margin trading account.

4.3 Trade contracts must be settled in one of the approved financing currencies, any deviation in settlement currency, trade contracts shall be auto-settled in SGD on trade due date.

4.4 No new purchase is allowed when a margin call is made on the account.

4.5 Topping-up upon a margin call may be by any one or combination of the following:

- 4.5.1 Depositing cash.
- 4.5.2 Depositing marginable securities.
- 4.5.3 Selling sufficient securities in the account.

#### 5. Debit Balance Interest Accrual

This is a multi-currency share margin facility. Debit balances and interest charges shall be accrued according to your settlement instruction. This is notwithstanding the fact that you may have sufficient credit balances in one currency to offset debit balances in another currency. You would need to instruct your Trading Representative to do a currency conversion from the currency in credit to offset the debit balances in another currency.

## **6. Withdrawal of Securities/Cash**

- 6.1 Securities and cash in excess of the security cover of 150% may be withdrawn.
- 6.2 Dividends may be withdrawn provided the security cover of 140% is maintained after the withdrawal.
- 6.3 Fees and charges applicable to Telegraphic Transfer of funds shall apply.

## **7. Other Charges**

### 7.1 Charges by our Custodian Department

CDP fees are auto-debited into client's margin account.

Custodian bank fees are applicable for margin clients who maintain an account with our Custodian Department.

Dividend payments are auto-credited into client's margin account and are subject to handling charges levied by our Custodian Department.

### 7.2 All fees and charges are exclusive of prevailing GST and subject to changes.

We reserve our rights to vary the commissions, fees and charges at any time.

*The above basic terms of our Margin Trading Facility is subject to change at our absolute discretion. All other terms & conditions governing our Margin Trading Facility are contained in our standard Margin Loan Documents available upon request.*