UOBKayHian

UOB KAY HIAN PRIVATE LIMITED

BASIC TERMS OF SHARE MARGIN FACILITY EFFECTIVE FROM 1 APRIL 2026

1. Marginable Securities, Market Valuation and counter limit

Securities listed on the SGX and below Recognized Exchange may be categorized as Marginable Securities. Their valuation and counter limit are as follows:

Market	Category	Valuation	Counter Limit	Counter Limit Currency
US / Japan	SA	100.0%	26,250,000	USD
	A	100.0%	17,500,000	
	B	87.5%	10,000,000	
	C	62.5%	5,000,000	
	D	62.5%	3,000,000	
	E	37.5%	2,000,000	
Singapore	SA	100.0%	5,687,500	SGD
	A	100.0%	4,375,000	
	B	87.5%	2,000,000	
	C	87.5%	600,000	
	D	87.5%	200,000	
	E	62.5%	100,000	
Hong Kong	SA	100.0%	78,125,000	HKD
	A	100.0%	62,500,000	
	B	87.5%	42,000,000	
	C	75.0%	33,300,000	
	D	62.5%	6,400,000	
Australia	SA	87.5%	7,000,000	AUD
	A	87.5%	5,500,000	
	B	87.5%	4,500,000	
	C	75.0%	3,000,000	
UK / Europe	SA	100.0%	26,250,000	USD
	A	100.0%	17,500,000	
	B	87.5%	10,000,000	
	C	62.5%	5,000,000	
	D	62.5%	3,000,000	
	E	37.5%	2,000,000	
Malaysia	SA	75.0%	20,000,000	MYR
	A	75.0%	10,000,000	
	B	75.0%	4,000,000	
	C	62.5%	800,000	
Thailand	SA	62.5%	160,000,000	THB
	A	62.5%	100,000,000	

Company may vary the market valuation ratios & counter limits from time to time. Please refer to the respective marginable securities lists for details.

2. General Trading Limit for margin accounts

- 5 times of credit balance
- 4 times of total marginable securities

Capped at approved credit limit

3. Terms of Financing

Interest rates on Debit Balance	SGD: 3.90% p.a. USD: 6.30% p.a. HKD: 5.10% p.a. AUD: 6.95% p.a. JPY: 3.35% p.a. EUR: 4.65% p.a. GBP: 6.45% p.a. CHF: 2.60% p.a. Subject to periodic adjustments
Computation of Available Finance	Based on security cover of **125%**
Margin Call / Top-up Deadline	Below **125%** - 2 Market Days Below **115%** - Immediate
Fees and Commission	Similar to 'Securities Trading Account' *Rates are negotiable*

3.1 A minimum initial cash deposit of S$10,000 or a marginable securities with a market value of S$12,500 for a share margin facility of S$50,000

3.2 Contra is not allowed in the margin trading account.

3.3 Trade contracts must be settled in one of the approved financing currencies ie SGD, USD, HKD, AUD, JPY, EUR, GBP & CHF, any deviation in settlement currency, trade contracts shall be auto settled in SGD on trade due date.

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

3.5 Topping up a margin call can be either one or a combination of the following
- Depositing cash.
- Depositing marginable securities.
- Selling sufficient securities in the account.

4. 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 not withstanding 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 that is in credit to offset the debit balances in another currency.

For example, you have a credit of S$ and a debit of HK$, you will need to instruct your TR to convert the S$ to HKD to prevent interest incurring on HK$ debit balance

5. Withdrawal of Securities/Cash

5.1 Withdrawal of Securities and/or Cash in excess of Security Cover of **135%** is permitted.
5.2 Dividends may be withdrawn provided the security cover of **125%** is maintained after the withdrawal.
5.3 Fees and charges applicable to Telegraphic Transfer of funds shall apply.

6. Other Charges

6.1 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.

6.2 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.