

## Terms and Conditions for Grade Based Financing

The Grade Based Financing Scheme shall apply only to loans utilised in Singapore Dollar, United States Dollar and Hong Kong Dollar. Interest imposed on the amount of financing made available to the Client's Margin Account shall be chargeable to the Client's Margin Account on a monthly basis, computed daily according to the schedule of interest rates. The interest rate chargeable on the Margin Account is dependent on the quality of the Marginable Securities in the Client's margin portfolio. Maybank Kim Eng reserves the right to revise or vary the securities' grading based on the proprietary methodology on a quarterly basis without notice or explanation. Maybank Kim Eng reserves the right to change the margin financing rates. Standard Margin Financing Terms and Conditions apply.