WHAT IS MARGIN TRADING

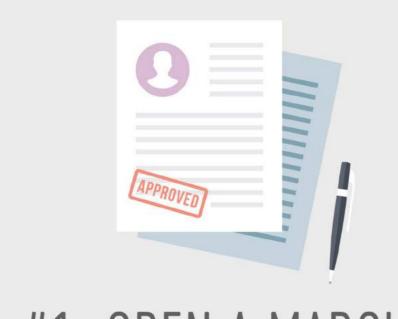


IN 1 SENTENCE ...

It is collateralised financing from a brokerage which you can use to buy more securities than you initially could afford



HOW DOES IT WORK?



#1: OPEN A MARGIN ACCOUNT



#3: GET UP TO 3.5 TIMES YOUR COLLATERAL VALUE AT DIFFERENT INTEREST RATES

Higher quality securities can get you lower rates







DID YOU KNOW?

Maybank Kim Eng provides
multi-currency margin financing
which can help to manage
your foreign exchange exposure.
For example, do you trade
in Hong Kong and the US? Get a
loan directly in HKD or USD.



#1: WHEN DOES IT HAPPEN?

When the margin ratio falls below your broker's minimum margin ratio.

Margin ratio:
Total Collateral Value /
Financing Amount



#2: WHAT DO I DO IF I GET A MARGIN CALL?

You will be asked to provide additional collateral to meet the minimum margin ratio or your collateral may be liquidated.

#3: REMEMBER TO KEEP AN EYE ON YOUR STOCKS

If the stock market slumps, securities that you pledge as collateral will dip in value & you might get that dreaded margin call.

Potentially Increase Your Yield

Enjoy low margin financing rates with Maybank Kim Eng



Terms and conditions for Grade Based Financing Scheme: This 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 Client's Margin Account shall be chargeable to Client's Margin Account on a monthly basis, computed daily according to the schedule of interest rates. The interest rates chargeable on the Margin Account is dependent on the quality of Marginable Securities in Client Margin portfolio. Maybank KES reserves the right to revise or vary the securities grading based on the proprietary methodology on a quarterly basis without notice or explanation. Maybank KES reserves the right to change the margin financing rates. Standard Margin Financing terms and conditions apply.

Leverage: The risk of loss in leveraged trading or financing a transaction by deposit of collateral is significant. The high degree of leverage is often obtainable in margin trading may work against you as well as for you due to fluctuating market conditions and you may sustain significant enhanced losses, as well as significant, enhanced gains in response to small market movements. While the amount of the initial margin required to enter into a transaction may be small relative to the value of the transaction, a relatively small market movement may have a disproportionately large impact and you may sustain losses in excess of your cash and other assets deposited as collateral with Maybank Kim Eng. You may therefore be called upon at short notice to make additional substantial margin deposits or interest payments and you should be aware that you may not be entitled to an extension of time when a margin call is made. If the required margin deposits or interest payments are not made within the prescribed time, your position may be liquidated without your consent and you may be liable for losses, costs or expenses thereby incurred. Moreover you will remain liable for any resulting or remaining deficit in your account, and interest will continue to be charged on your account so long as there is a deficiency in your account. You should therefore carefully consider whether such trading or financing arrangements are suitable for your in light of your own risk profile, financial position and investment objectives, and you may wish to seek professional advice as

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