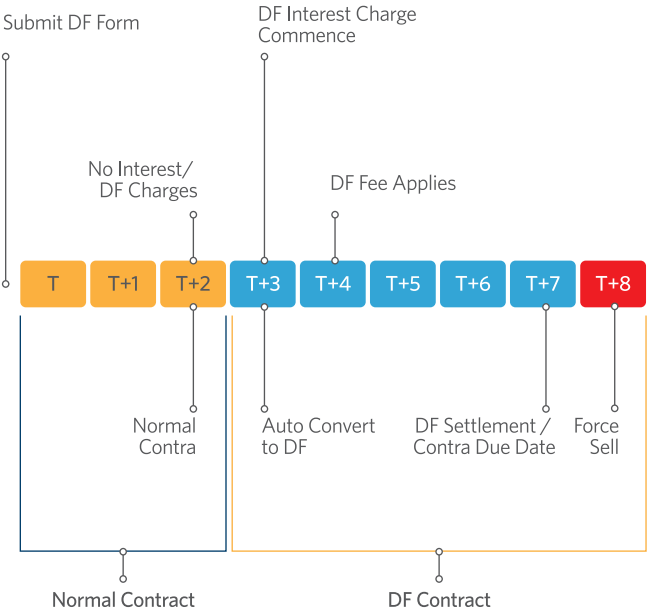




Our Value Proposition



DF interest will commence on T+3 until full settlement/contra. DF fee will be levied on T+4.

For more information, kindly contact your appointed Dealer's Representative or visit our nearest branch.
You may reach us at **+603-8230 5555**.
or email us at support@affingroup.com

Disclaimer:
The information provided herein is for general information purposes only. The information contained herein does not constitute legal, financial, trading or investment advice. Affin Hwang Investment Bank Berhad makes no representation or warranty of any kind and does not accept any liability howsoever arising, including any liability arising from any decisions made on the basis of the information. Please visit our website at www.affinhwang.com for Privacy Notice.

Please note that this advertisement has not been reviewed by Securities Commission Malaysia.

Affin Hwang Investment Bank Berhad
197301000792 (14389-U)

www.affinhwang.com

Stretch your holding power at a lower cost

Securities Discretionary Financing

Out think. Out perform.

 **AFFIN HWANG**
INVESTMENT BANK

The flexibility of trading strategy and portfolio management



What is Discretionary Financing (“DF”)?

DF allows clients to settle their outstanding purchases at any time up to 12:30pm on T+7.

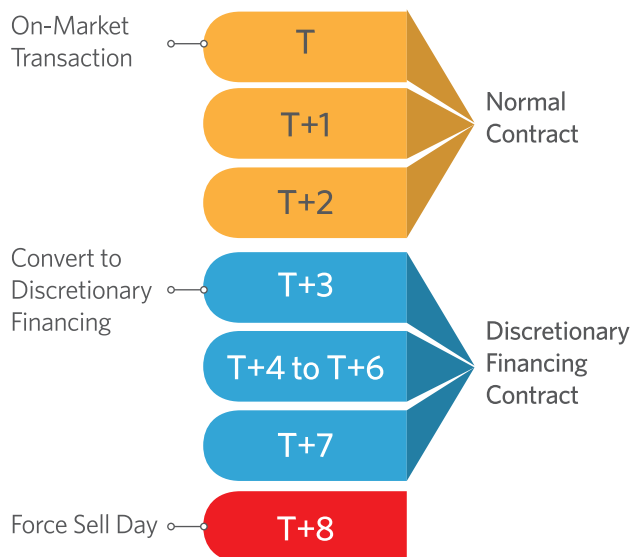
With DF, clients will have a longer period to settle for the stocks purchased and the flexibility in terms of trading strategy and portfolio management.

Fees incurred on DF are generally lower than brokerage fees incurred on multiple purchases and sales contracts.

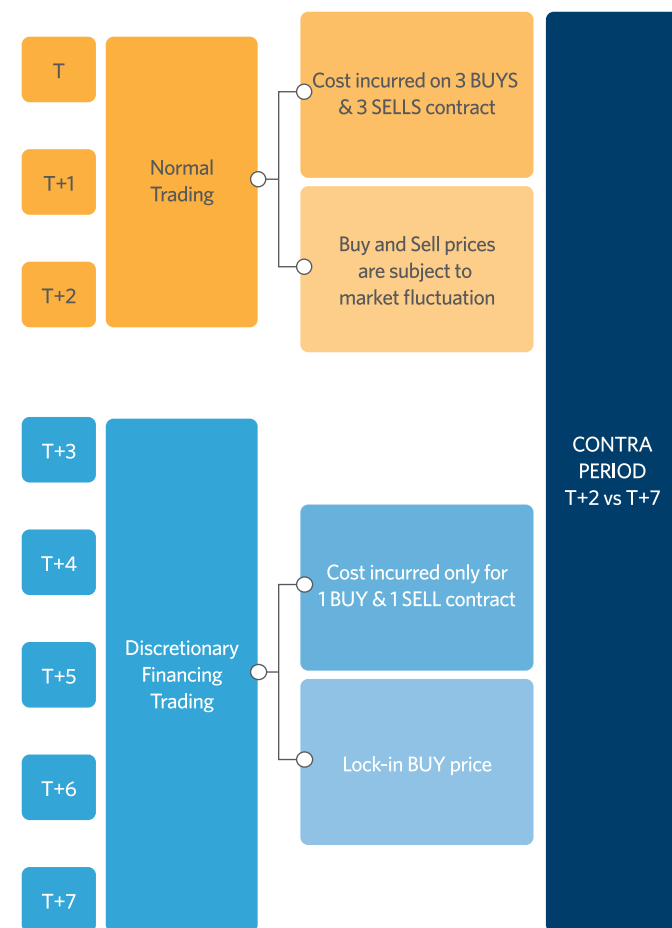
How does it work?

1. Client applies for DF.
2. Once approved, the Trading Account will be tagged as a DF Trading Account.
3. The trading limit account remains as per existing trading limit.
4. Purchase contract will be financed up to T+7 or sales settlement date (on and after T+3), whichever is earlier.
5. Purchases not sold or settled by 12:30pm on T+7 will be force-sold on T+8.

** Other terms and conditions apply.*



Normal Trading vs Discretionary Financing Trading



All DF contracts should be settled by T+7, otherwise they will be force-sold on T+8.