

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet ("PDS") is designed by AmBank (M) Berhad ("the Bank") to provide you with some key information on the Range Forward contract.

Other customers have read this PDS and found it helpful; **you should read it too.**

**AmBank****AmBank (M) Berhad**

Date: xx July 2025

1. Know Your Range Forward Contract

A Range Forward contract is a foreign exchange ("FX") product which can be used for FX risk management. A Range Forward contract is made up of a combination of FX options.

Assuming you enter into a Range Forward contract to sell USD against MYR, on the Expiry Date there are three (3) possible scenarios:

- if the Fixing Rate < Worst Case Rate, you will sell an agreed USD amount ("Notional 1") at the agreed Worst Case Rate against MYR on the Settlement Date
- if Worst Case Rate \leq Fixing Rate < Best Case Rate, there will be no settlement
- if the Fixing Rate \geq Best Case Rate, you will sell an agreed USD amount ("Notional 2") at the agreed Best Case Rate against MYR on the Settlement Date

Terminology:

Notional 1	:	The agreed amount for exchange at the Worst Case Rate
Notional 2	:	The agreed amount for exchange at the Best Case Rate, which will be capped at a maximum of two (2) times leverage of Notional 1
Worst Case Rate	:	The FX rate for exchange if the Fixing Rate < Worst Case Rate
Best Case Rate	:	The FX rate for exchange if the Fixing Rate \geq Best Case Rate, which is typically higher than the Worst Case Rate
Expiry Date	:	The date on which the Range Forward expires
Expiry Time	:	At or around 2:00pm Kuala Lumpur time on Expiry Date
Settlement Date	:	The date on which the exchange of currencies takes place if any, typically two (2) business days after the Expiry Date
Fixing Rate	:	The FX rate at the Expiry Time on the Expiry Date
Calculation Agent	:	AmBank (M) Berhad

You should read and understand all terms and conditions applicable to the Range Forward:

	You need to enter into a master agreement to execute this product and provide the Bank with an updated board resolution / dealing mandate that authorizes the appointed person to enter into this hedging.
	The bank will perform an internal suitability assessment on your company to ensure that the product suits its hedging requirement.
	You have the right to early terminate the transaction subject to unwinding and mark-to-market costs.
	You may opt for a leverage factor on Notional 2, capped at a maximum of two (2) times of Notional 1. Please refer to the hypothetical example below to understand your obligations under the transaction. You need to understand the risks of a leveraged transaction before entering into a transaction.
	The tenor of the transaction will be capped to the limit tenor granted by AmBank.

2. Know Your Costs

Transaction Costs	The Range Forward contract is a 'zero premium' product
Early Termination Price	In the event of cancellation or early termination of the Range Forward contract, losses may be incurred by you due to unwinding of related transactions by the Bank and mark-to-market costs

If you have any questions or require assistance on your Range Forward, you can:



Call us at:
03 2059- 8700/8600



Visit us at:
<https://www.ambankgroup.com/>



Email us at:
fx-sales-derivatives-
team@ambankgroup.com



Write to us at: 23rd Floor, Bangunan AmBank
Group, 55, Jalan Raja Chulan, 50200 Kuala
Lumpur Malaysia

3. Hypothetical Examples – For Illustration Only			
Customer who needs to sell USD against MYR			
Notional 1	USD 100,000	Notional 2	USD 200,000
Worst Case Rate (“WCR”)	4.4000	Best Case Rate (“BCR”)	4.4500
Expiry Date	31 Mar 2025	Settlement Date	02 Apr 2025
Leverage	2.0x		

On 31 Mar 2025, at or around 2PM Kuala Lumpur time:

- **If Fixing Rate < Worst Case Rate (4.4000)**
Customer sells USD 100,000 at 4.4000 equivalent to MYR 440,000 on 02 Apr 2025
- **If Worst Case Rate (4.4000) ≤ Fixing Rate < Best Case Rate (4.4500)**
There will be no settlement
- **If Fixing Rate ≥ Best Case Rate (4.4500)**
Customer sells USD 200,000 at 4.4500 equivalent to MYR 890,000 on 02 Apr 2025

Expiry Date
31 Mar 2025

4. Know Your Risks	
KEY RISKS	BENEFITS
<ul style="list-style-type: none"> Exchange Rate Risk: You will be exposed to foreign exchange market movements and should pay attention to the contractual terms of the product. You may be required to exchange currencies at a less favourable rate as compared to the prevailing market rate and if the transaction amount is leveraged this will amplify the opportunity loss. You will also not be protected under the structure where the prevailing rate is between the Worst Case Rate and the Best Case Rate, but you can transact at the prevailing market rate. Credit Risk: You are subject to the credit risk of AmBank. Market Risk: Currency prices can be volatile and unpredictable. Your losses or gains may be linked to changes in markets to which a particular currency is linked, and such markets may not perform in a manner similar to the local market that you may be familiar with. Legal Risk: This transaction is subject to the terms and conditions of the agreements executed with the Bank. Please seek independent legal advice, if necessary. Cancellation Risk: Cancellation or early termination of the contract may result in losses due to market value and costs incurred by the Bank which shall be borne by you. 	<ul style="list-style-type: none"> Protected against adverse exchange rate movements via a guaranteed Worst Case Rate. Ability to participate in favourable spot exchange rate movement up to the Best Case Rate. No upfront premium payment. Customisable structure to tailor and align to your specific business objectives and market views.
<p>Reminder</p> <ul style="list-style-type: none"> Any transaction will be subject to Malaysian law, guidelines issued by Bank Negara Malaysia and such other relevant authorities. You must review all risks carefully before making a decision. Please read the master agreement, risk disclosure statement, and term sheet for a more detailed description of the risks. 	

5. Other Key Terms
<ul style="list-style-type: none"> It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. If you require further information about the product above, please contact your AmBank representative.

Customer’s Acknowledgment*

Please ensure that you are completing this section yourself and are aware of what you are placing your signature for.

I acknowledge that AmBank has provided me with a copy of the PDS.

I have read and understood the key information contained in this PDS.

*A customer’s acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.

Name: _____
Date: _____

WARNING

THE RETURNS ON THIS PRODUCT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING REFERENCE. THE RECOVERY OF YOUR PRINCIPAL MAY BE JEOPARDISED IF THERE IS AN EARLY TERMINATION OF A TRANSACTION. THIS PRODUCT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.