

## 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 Window Plus Forward contract.

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



**AmBank**

**AmBank (M) Berhad**

Date: xx Dec 2025

### 1. Know Your Window Plus Forward Contract

A Window Plus Forward contract is a foreign exchange ("FX") product which can be used for FX risk management. A Window Plus Forward contract is a combination of two components, a FX Time Option Forward followed by a FX Option.






Assuming you enter into a Window Plus Forward contract to sell USD against MYR:

- under the **FX Time Option Forward** component, you must sell an agreed USD amount ("Notional 1") at the agreed FX Time Option Forward Rate against MYR within an agreed period up to and including the Maturity Date; and
- under the **FX Option** component, on Expiry Date there are two possible scenarios:
  - a) if the Fixing Rate  $\geq$  Strike Rate, you must sell an agreed USD amount ("Notional 2") at the agreed Strike Rate against MYR on the Settlement Date; or
  - b) if the Fixing Rate  $<$  Strike Rate, the FX Option will expire and there will be no settlement.

#### Terminology:

<b>Notional 1</b>	:	The agreed amount for the FX Time Option Forward component
<b>Notional 2</b>	:	The agreed amount for the FX Option component, which will be capped at a maximum of two (2) times leverage of Notional 1
<b>FX Time Option Forward Rate</b>	:	The FX rate for the FX Time Option Forward component
<b>Strike Rate</b>	:	The FX rate for the FX Option component
<b>Start Date</b>	:	The start date of the period for the settlement of the FX Time Option Forward component
<b>Maturity Date</b>	:	The final settlement date for the FX Time Option Forward component
<b>Expiry Date</b>	:	The date on which the FX Option component expires
<b>Expiry Time</b>	:	At or around 2:00pm Kuala Lumpur time on Expiry Date
<b>Settlement Date</b>	:	The date on which the exchange of the currencies takes place if the FXO is exercised, typically two (2) business days after the Expiry Date
<b>Fixing Rate</b>	:	The FX rate at the Expiry Time on the Expiry Date
<b>Calculation Agent</b>	:	AmBank (M) Berhad

#### You should read and understand all terms and conditions applicable to the Window Plus Forward:

	You need enter into 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 obligation under each component of 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

<b>Transaction Costs</b>	The Window Plus Forward contract is a 'zero premium' product
<b>Early Termination Price</b>	In the event of cancellation or early termination of the Window Plus 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 Window Plus 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: 23<sup>rd</sup> 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			
<b>Notional 1</b>	USD 100,000	<b>Notional 2</b>	USD 200,000
<b>FX Time Option Forward Rate</b>	4.4500	<b>Strike Rate</b>	4.5000
<b>Start Date and Maturity Date</b>	14 Jan 2025 and 14 Feb 2025	<b>Expiry Date</b>	31 Mar 2025
<b>Leverage</b>	2.0x	<b>Settlement Date</b>	02 Apr 2025

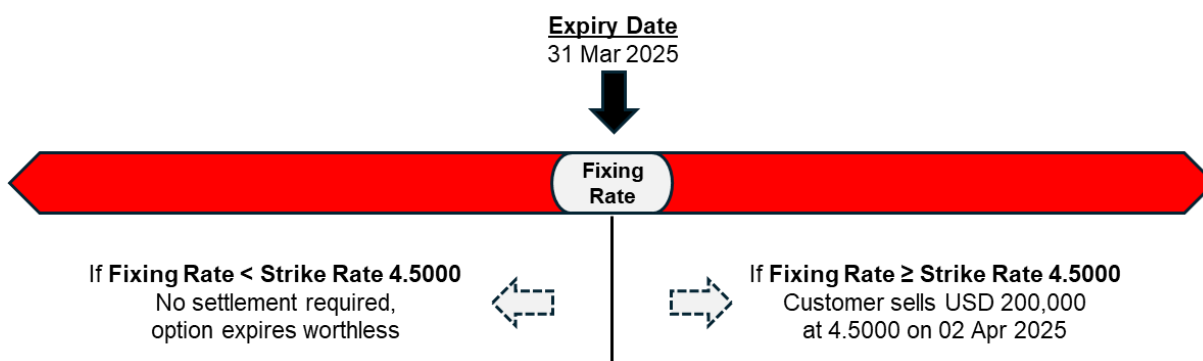
**FX Time Option Forward**

On any Business Day from 14 Jan 2025 up to and including 14 Feb 2025, customer must sell USD 100,000 at 4.4500 equivalent to MYR 445,000

**FX Option (as illustrated below)**

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

- **If Fixing Rate < Strike Rate**  
No settlement required, option expires worthless
- **If Fixing Rate ≥ Strike Rate**  
Option is exercised, customer sells USD 200,000 at 4.5000 equivalent to MYR 900,000 on 02 Apr 2025



**4. Know Your Risks**

KEY RISKS	BENEFITS
<ul style="list-style-type: none"> <li>• <b>Exchange Rate Risk:</b> 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 below Strike Rate for the FX Option delivery component.</li> <li>• <b>Credit Risk:</b> You are subject to the credit risk of AmBank.</li> <li>• <b>Market Risk:</b> 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.</li> <li>• <b>Legal Risk:</b> This transaction is subject to the terms and conditions of the agreements executed with the Bank. Please seek independent legal advice, if necessary.</li> <li>• <b>Cancellation Risk:</b> 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.</li> </ul>	<ul style="list-style-type: none"> <li>• Offers a more favourable FX rate compared to a FX Time Option Forward contract.</li> <li>• Protects against exposure to adverse currency movements in the FX Time Option Forward component.</li> <li>• Customisable product to tailor and align to your specific business objectives and market views.</li> </ul>

**Reminder**

- 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**

- 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.

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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.**