

Dear Valued Client,

We are excited to introduce the Hong Leong Investment Bank (HLIB) Real Estate Investment Trusts (REITs) Financing Facility to you! A smarter way to potentially increase your position in stable dividend yield instruments by investing in REITs.

REITs are a favourite among investors seeking stable dividends with opportunities of capital gain. To help you seize more opportunities in the real estate sector, we have launched a new financing facility tailored specifically for purchasing units listed on the REITs sector on Bursa Malaysia Securities Berhad.

By utilising HLIB's REITs Financing Facility, you can increase your ownership of diversified units of real estate on a leveraged basis and potentially earn stable income through dividends while gaining exposure to professionally managed, high-quality real estate assets.

The salient terms for the REITs Financing Facility are as follows:-

Description	REITs Financing Facility Terms
Margin of Finance (MOF)	65% ¹
Interest Rate	ECOF ² + (0.80% to 1.25%) ³
Limit of REITs Facility	Minimum RM100,000 Maximum RM5,000,000 (Subject to HLIB's discretion)
Stamp Duty	1.0% of facility amount
REITs Facility Fee	0.1% of the facility amount or RM100, whichever is higher, subject to a maximum of RM1,000.

Note: -

¹ This MOF is restricted solely to the REITs Financing Facility and may be varied by Hong Leong Investment Bank Berhad ("HLIB").

² **ECOF** is defined as, in relation to any interest period in respect of an outstanding amount and/or overdue sum, the aggregate of the cost to HLIB of obtaining funds in the interbank market or deposits in Ringgit Malaysia (in amounts comparable to such outstanding sum and/or overdue sum) for the relevant interest period plus the cost (as conclusively determined by HLIB) to HLIB of, occasioned by or attributable to complying with any reserve, liquidity, capital adequacy, capital allocation, special deposit and/or other requirements imposed from time to time by Bank Negara Malaysia or any other authority having jurisdiction over HLIB. **Currently, HLIB's ECOF is at three point seven per centum (3.70%) per annum.** The ECOF rate is subject to change from time to time without prior notice.

³ The interest rate is restricted solely to the REITs Financing Facility and is subject to the composition and category of REITs units in your portfolio.

For more information, please contact our Helpdesk at 603-2080 8777. Alternatively, you may e-mail us at helpdesk@hlib.hongleong.com.my.

Thank you.

Best regards,

