

Share Margin Financing – Global Market (SMF-GM) FAQ

1. Can I subscribe to SMF-GM if I already have a Margin Account with PCSB?

Yes. If you have an existing Margin Account, you can expand your facility to include financing for shares listed on foreign exchanges by signing the “**Margin with Global Market Access**” form and submitting it to us. SMF-GM is only available on the **POEMS platform**.

2. Which foreign exchanges are covered by SMF-GM?

In addition to **BURSA**, the facility covers:

- **NASDAQ**
- **AMEX**
- **NYSE**
- **HKSE**
- **ASX**
- **SGX**

3. What is the price capping for foreign exchanges?

A maximum of **50% of market value** will be given, but only for **index-linked stocks**. Please check with your **Dealer Representative (DR)** for details on applicable exchange indexes.

4. How does buying non-index stocks affect my Margin of Financing (MOF)?

If you purchase non-index stocks on foreign exchanges, your **MOF ratio will be impacted**. These stocks are not assigned value in your margin account, meaning they **do not contribute** to your equity value for MOF calculation.

5. How are my MOF and margin limit calculated if I have both local (BURSA) and foreign shares?

The **capped value** of your foreign-listed shares will be converted into **MYR** deriving from the current FOREX rate. This value will be combined with your BURSA shares (also capped) to determine your total **equity value**, which is then used for MOF ratio and margin limit calculations.

6. Are foreign currency balances included in MOF and margin limit calculations?

Yes. Any foreign currency held in your margin trust account will be **converted into MYR** using the current FOREX rate for MOF and margin limit calculations.

7. Can my Margin Account hold foreign currencies?

Yes. You can keep proceeds in **MYR, USD, HKD, AUD, or SGD**.

8. Can I use foreign currency in my margin account to settle foreign trades?

Yes, provided that:

- The foreign currency in your margin account matches the **traded currency** of the shares you bought.
- The settlement is done **in full** (partial settlement is not allowed).

9. Does selling foreign shares increase my margin limit?

Yes. Your **margin limit (in MYR)** will be automatically updated after you sell shares, whether they are local or foreign-listed

10. If I choose to keep my proceeds as a deposit in foreign currency, will I earn any interest?

For deposits in **MYR** and **USD**, interest is credited at a rate of **1.75% per annum**, calculated on a **daily rest basis** for amounts exceeding **MYR 2,000** or **USD 2,000**. For deposits in **other currencies**, no interest is currently paid