



**CGS International Futures Malaysia Sdn. Bhd.**  
(formerly known as CGS-CIMB Futures Sdn. Bhd.)  
(Company Registration Number 199301002937 (257674-P))  
A Trading Participant of Bursa Malaysia Derivatives Berhad

**PRODUCT HIGHLIGHTS SHEET  
CONTRACTS FOR DIFFERENCE (“CFD”)**

**RESPONSIBILITY STATEMENT**

This Product Highlights Sheet has been reviewed and approved by the directors and/or authorised committee and/or persons approved by the Board of CGS International Futures Malaysia Sdn. Bhd. (formerly known as CGS-CIMB Futures Sdn. Bhd.) (“CGS MYF”) and they have collectively and individually accepted full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, there are no false or misleading statements, or omission of other facts, which would make any statement in the Product Highlights Sheet false or misleading.

**STATEMENT OF DISCLAIMER**

The relevant information and document in relation to the CFD, including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia. The lodgement of the relevant information and document in relation to the CFD, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the CFD or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The CFD is not allowed to be offered to retail investors.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of CGS MYF responsible for the CFD and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents. Investors should rely on their own evaluation to assess the merits and risks of the investment. Investors who are in any doubt as to the action to be taken should consult their professional advisers immediately.

**STATEMENT OF RISK**

Investors are warned that the price/level of the underlying instruments and CFD may fall in value as rapidly as it may rise, and holders may sustain a total loss of their investment. Prospective purchasers should therefore make sure they understand the terms and conditions of the CFD offered, the risk factors involved, and where necessary seek professional advice before investing in the CFD.

The CFD constitute general unsecured contractual obligations of the CFD provider and of no other person. Therefore, if you purchase the CFD, you are relying on the creditworthiness of the CFD provider and have no recourse/rights against the underlying corporation/index provider.

**List of Version**

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**This Product Highlights Sheet only highlights the key features and risks of this unlisted capital market product. Investors must not invest in the CFD based on this PHS alone. Investors are advised to request, read and understand the disclosure documents before deciding to invest.**

## PRODUCT HIGHLIGHTS SHEET

### CONTRACTS FOR DIFFERENCE

#### BRIEF INFORMATION ON THE CFD PROVIDER

##### 1. DESCRIPTION OF THE PROVIDER

Incorporated in Malaysia on 5 February 1993, CGS MYF with a paid up capital of RM10,000,000 is a holder of a Capital Market Services Licence to carry on the business of dealing in derivatives. CGS MYF is also a trading participant of Bursa Malaysia Derivatives Berhad (“BMDDB”) and a clearing participant of Bursa Malaysia Derivatives Clearing Berhad. CGS MYF provides full brokerage services for BMDDB’s broad range of exchange listed derivatives products and facilitates trading in recognized foreign exchange listed derivatives products.

The business model that CGS MYF adopts for the offering of CFD is the Direct Market Access (“DMA”) model as it offers transparent pricing structures to investors. DMA allows CFD pricing and liquidity to be identical to the underlying exchange or underlying market, whichever is applicable. Investors enter into CFD at the underlying market price and all orders are executed in real time, assuring investors that what they get are true market prices, without any mark up on CGS MYF’s part.

CGS MYF has entered into a white label arrangement to leverage on the trading platform and back-office system provided by CGS SG. CGS SG is also a hedge provider to CGS MYF.

CGSI Group offers a wide range of investment and financial solutions (including institutional and retail broking, prime services, foreign exchange, fixed income, trading in futures contracts, contracts for difference, equities distribution and underwriting, investment banking, share margin financing, equities research, custodial services, wealth management, and derivatives and structured products). In the ordinary course of our businesses, any member of CGSI Group may at any time hold long or short positions, and may trade or otherwise effect transactions, for its own Account or the Account of our other clients. This is a result of our businesses generally acting independent of each other, and accordingly there may be situations where CGSI Group and/or its clients now have or in the future, may have interests, or take actions, that may conflict with your interests. Conflicting interests or duties may arise and CGSI Group put in place and maintain organisational and administrative arrangements (including those known as Chinese Walls) to restrict the flow of information and to assist with the identification, monitoring and management of such conflicts.

#### INFORMATION ON THE PRODUCT

##### 2. WHAT AM I INVESTING IN?

CFD is a contract made between a buyer and seller to gain exposure in the allowable underlying instrument whereby differences in settlement are made through cash payments. CFD is a leveraged derivative product. CFD is derivative because its value is derived from the value of another asset. CFD involves a high degree of leverage and there is potential for significant gains as well as significant losses arising from fluctuations in the price of the underlying instrument.

CFD is not standardized and each CFD provider has their own terms and conditions.

###### 2.1 TYPES OF CFD

The types of CFD that CGS MYF offer must meet the specified criteria prescribed in the Guidelines on Contracts for Difference issued by the Securities Commission Malaysia (“SC CFD Guidelines”), as may be amended from time to time. The list of CFD offered by CGS MYF is available at <https://www.cgsi.com.my/en/cfd>.

Currently, CFD can only be offered to sophisticated investors (i.e. any person who is determined to be a sophisticated investor under the Guidelines on Categories of Sophisticated Investors issued by the Securities Commission Malaysia, as may be amended from time to time).

###### 2.2 TENOR OF ISSUE

The CFD offered by CGS MYF has no expiry date. As long as your Account has sufficient funds to meet the margin requirements, you can roll over your open positions daily until you choose to close the position.

###### 2.3 MAXIMUM LOSS / GAIN

CFD is a leveraged derivative product and involves significant risks. It allows you to outlay a small amount of money to secure a larger exposure in the underlying instrument. There is no maximum gain on your trading position if the market moves in your favour. If the market moves against you, you may lose more than you have deposited in the Account. **The risk of loss in CFD trading can be substantial and you may lose more than your initial investment.**

## 2.4 MARGIN REQUIREMENTS

When you open a CFD trade, you will need to pay a margin which will be a percentage of the Contract Value.

Margin represents a security deposit that you are required to provide when you first open a position and thereafter throughout the term of the CFD. Margin is the amount of money that must be maintained in your Account to avoid position in deficit. The minimum margin required to trade in CFD is as prescribed in the SC CFD Guidelines and CGS MYF may at its sole discretion, request for a margin above such minimum requirement.

The required margin determined by CGS MYF may vary from time to time and is available at <https://www.cgsi.com.my/en/cfd>.

Example on Computation of Margin						
CFD Name	Long /Short	CFD Quantity	End of Day Closing Price	Contract Value	Margin Rate %	Margin Required
XYZ Shares	Long	1,000	\$10	\$10,000	10%	\$1,000
ABC Shares	Short	500	\$8	\$4,000	50%	\$2,000
X Index	Short	1	\$2,000	\$2,000	5%	\$100
Total Margin Required						\$3,100
Margin Required = Quantity * End of Day Closing Price * Margin Rate %						

If your Account does not have enough money, you will get a margin call from CGS MYF. You must place the amount of margin immediately or within a specified period of time which may be less than 2 Business Days after the giving of such notice by CGS MYF. Kindly refer to **Section 4.6 of the Disclosure Document** for more information on margin call.

However, if at any time during the stipulated period your Account position deteriorates and may be at further risk of negative Total Equity, CGS MYF may at its discretion liquidate your open positions to rectify the shortfall position.

## 2.5 IMPACT OF CORPORATE ACTION

**CFD investors are not the actual owners of the underlying instrument itself and do not have any rights over the underlying instrument.** In general, corporate actions are applicable to CFD positions except for voting rights. Certain corporate actions may not be applicable or available to all types of underlying instruments. Corporate actions on the underlying instrument will affect the price and/or quantity, and as a result will impact the CFD price and/or CFD position in your Account. If such an event occurs, CGS MYF shall in its sole discretion determine the appropriate adjustments (if any) to the price and/or quantity of the CFD. Kindly refer to **Section 4.8 of the Disclosure Document** on various types of corporate actions applicable and their impact.

## 2.6 TRADING PLATFORM

CGS MYF provides a trading platform that allows you to view CFD prices, place CFD orders, view your Account Balance summary and portfolio position details in real time (depends on market data subscribed by you). The trading platform also supports different order types including stop orders. CGS MYF does not guarantee that a stop order will limit your loss or secure your profit.

All CFD orders submitted via the trading platform are subjected to pre-trade risk controls determined by CGS MYF.

You can place your orders via the trading platform as well as by telephone call to your Registered Representative or CGS MYF's dealing desk.

## 2.7 SETTLEMENT CURRENCIES

All CFD are settled in their respective settlement currencies as stated in our website <https://www.cgsi.com.my/en/cfd>. Profits, losses and charges, arising from trades are held in your Account in the respective currencies. They are not automatically converted to your preferred Base Currency, although the equivalent amount of which will be shown on the trading platform. To check how much of each currency is in your Account, please refer to your statements. You can inform your Registered Representative if you wish to perform any foreign currency conversion.

## 3. IS THE PRODUCT TRADABLE?

CFD is traded over the counter and has no liquid secondary market. If there is lack of liquidity i.e. insufficient trades in the market for an underlying instrument, you may not be able to trade CFD over that instrument. This means that it may become difficult or impossible for you to close out a position within a reasonable time.

In the case of a CFD where the underlying instrument cease to remain listed on the relevant exchange, CGS MYF may offer to close out the CFD trade should there be an over-the counter price quotes which may be lower than your initial investment.

At any point in time, if the trading of the underlying instrument is halted or suspended on the relevant exchange indefinitely or will be delisted, we may require you to post full margin on such positions, close the positions, or perform any other action which CGS MYF deems fit in the circumstances.

#### 4. PRICING MECHANISM

##### CFD – Listed Underlying Instrument

For CFD where the underlying instrument is listed on the relevant exchange, the prices and liquidity of these types of CFD are the same as the underlying instrument listed on the relevant exchanges. When you place a CFD order through CGS MYF's trading platform, a corresponding order for the underlying instrument will be sent to the relevant exchange.

##### CFD – Index

For index CFD offered by CGS MYF, these indices are not listed on any exchange and their underlying are cash indices on major global exchanges. Index CFD gives you an option to trade based on opinion of the overall market direction without having to pick individual assets. CGS MYF receives prices from its index liquidity providers (or market makers) which is streamed to the investors on the trading platform. You can view real time Bid/Ask quotes of the index CFD on the trading platform at any time during index trading hours. Prices for index CFD can move substantially during volatile market conditions. Various market factors such as foreign exchange, interest rates, news/announcements, market risk and illiquidity affects index CFD prices.

#### 5. DOES THE CFD PROVIDER ENTER INTO A CORRESPONDING POSITION IN THE MARKET FOR THE UNDERLYING INSTRUMENT?

CGS MYF as DMA CFD provider fully hedges each client's CFD trade itself or via its hedge providers. A corresponding trade to hedge the CFD positions is sent directly to the underlying market.

In any circumstances where CGS MYF is unable to maintain its hedge position in a relevant underlying instrument, CGS MYF may close any open CFD positions that you hold over that relevant underlying instrument, which may result in your invested amount being substantially lower than your initial investment.

#### 6. WHAT ARE THE POSSIBLE OUTCOMES OF MY INVESTMENT?

CFD allows you to trade in price movement of the underlying instrument while only outlaying a small amount of money to secure a large exposure to the underlying instrument. You are essentially predicting on whether the price of an underlying instrument is going to rise or fall in the future compared to what it was when the contract was executed.

Going 'long' means buying a CFD with the prediction that the underlying instrument will increase in value. Going 'short' means selling a CFD with the prediction that the underlying instrument will decrease in value. In both cases, when you close the contract, you hope to gain the difference between the closing price and the opening price.

CFD is dependent on the market condition of the underlying asset, even though you do not have ownership of the underlying instrument. A CFD does not entitle you to own or have any rights in the underlying instrument.

##### Example of a CFD trade

You take a long CFD position on shares of XYZ and place an order to buy 10,000 units of XYZ CFD at \$5.00 with a required margin of 10%. This means that although the Contract Value is \$50,000 (10,000 units X \$5.00), the margin required is only \$5,000. The impact of market circumstances on your CFD trades is as follows:

Market Movement	Underlying Share Price	Profit / (Loss) *	Returns / (Loss) on Initial Outlay #
Up 15%	\$5.75	\$7,500	150%
Up 10%	\$5.50	\$5,000	100%
Up 5%	\$5.25	\$2,500	50%
Up 2%	\$5.10	\$1,000	20%
Unchanged	\$5.00	0	0%
Down 15%	\$4.25	(\$7,500)	(150%)
Down 10%	\$4.50	(\$5,000)	(100%)
Down 5%	\$4.75	(\$2,500)	(50%)
Down 2%	\$4.90	(\$1,000)	(20%)

\* Profit / (Loss) = (Closing Share Price - Opening Share Price) X No. of Shares

# Returns / (Loss) on Initial Outlay = Profit / (Loss) / Initial Outlay of \$5,000

Based on the above example,

- When market moves up by 2%, you will have a profit of \$1,000.
- When market moves down 10%, you will lose all your initial margin of \$5,000.
- When market moves down 15%, you will lose \$7,500 which is more than what you put in as margin.

Note: This example assumes you close your trade at the indicated price. In practice, other factors such as commission, financing fees and other charges will affect your returns from trading CFD.

When you have an open position and the cash available in your Account falls below the margin required, a margin call will be triggered.

### Example of a margin call

You deposit \$1,000 and buy 1,000 CFD units of ABC shares at \$10.00 with a required margin of 10%. At the end of trading day, ABC shares fell in value to \$9.50 which resulted in a margin call as follows:

Description	Value	Computation (end of day marked-to-market)
Unrealised Loss	(\$500)	Unrealised Loss = $(\$9.50 - \$10.00) \times 1,000$ units
Margin Required	(\$950)	Margin Required = $\$9.50$ (Closing Price) $\times 1,000$ units $\times 10\%$ margin
Commission @ 0.25%	(\$25)	Commission = $0.25\% \times \$10.00 \times 1000$ units
Financing Cost @ 4% Per year / 365 days	(\$1.04)	Financing Cost = $(1,000 \text{ units} \times \$9.50) \times 4\% \times 1/365$
Total Equity or Gross Liquidation Value ("GLV")	\$473.96	GLV = $\$1,000$ (Initial Deposit) $- \$500$ (Unrealised Loss) $- \$25$ (Commission) $- \$1.04$ (Financing Cost)
Margin Call	(\$476.04)	Margin Call = $\$473.96$ (GLV) $- \$950$ (Margin Required)

## KEY RISKS

### 7. WHO IS THIS PRODUCT SUITABLE FOR?

CFD is not suitable for all investors because of the significant risks involved and you may lose more than you have deposited in the Account. CFD will not suit you if you are conservative in your investment style, risk averse or your objective is preservation of capital.

It is important you understand the key risks of CFD and consider whether CFD is suitable for you in relation to your personal circumstances, trading experience, financial objectives, tolerance toward volatile market conditions and risk appetite.

### 8. WHAT ARE THE KEY RISKS ASSOCIATED WITH THE PRODUCT?

Set out below are some important key risks of trading in CFD. This list is not exhaustive and does not represent all the risks associated with trading in CFD. Kindly refer to **Section 5 of the Disclosure Document** on key risks of trading in CFD.

#### 8.1 LEVERAGE RISK

CFD is a highly leveraged product, a small change in the market can have a big impact on your trading returns.

#### 8.2 COUNTERPARTY RISK

Leveraged over-the-counter products such as CFD is not traded on a regulated exchange nor cleared on a central clearing house. You do not have the protections normally associated with trading on a regulated exchange.

When you buy or sell a CFD, the only asset you are trading is a contract issued by CGS MYF who is the CFD provider and your counterparty. You will be relying on the CFD provider's creditworthiness.

#### 8.3 MARKET RISK

Market volatility and rapid changes in price can cause the balance of your Account to change quickly and adversely affect the value of the CFD.

Positions are marked-to-market and you must maintain the minimum margin requirement on your open positions at all times. If you do not have sufficient funds in your Account to cover these situations, you may be called upon to make additional margin deposit. If the required margin is not made within the prescribed time, there is a risk that your positions will be force closed. You are advised to continuously monitor your Account and deposit additional funds or close some positions so that the funds in your Account cover the total margin requirement at all times.

#### 8.4 LIQUIDITY, GAPPING AND EXECUTION RISK

CFD is traded over the counter and has no liquid secondary market. If there is lack of liquidity i.e. insufficient trades in the market for an underlying instrument, you may not be able to trade CFD over that instrument. This means that it may become difficult or impossible for you to close out a position within a reasonable time.

At any point in time, if the trading of the underlying instrument is halted or suspended on the relevant exchange indefinitely, we may require you to post up full margin on such positions.

There is a risk that sudden market movements, known as "gapping" occurs when there is a significant change within a short period to the price of the underlying instrument, thereby affecting the price of the relevant CFD. This may lead to you being unable to close out or initiate new positions at a price of your choosing. Stop-loss orders may not always be filled and even if placed, may not limit your losses to the amount specified in the order.

When you place an order with CGS MYF through our trading platform or over the telephone, there may be time delay between when you place your order and the time when your order is executed. If the market of the underlying asset moves during that time delay, this could result in your trade being executed at a worse price than expected, especially if markets are very volatile.

## 8.5 STOP ORDERS ARE NOT GUARANTEED

The placing of certain orders such as stop-loss orders which are intended to limit losses to certain amounts may not be effective because market conditions may make it impossible to execute such orders. At times, it is also difficult or impossible to liquidate a position without incurring substantial losses.

CGS MYF does not guarantee that a stop order will limit your loss or secure your profit.

## 8.6 CLIENT MONEY RISK

You should be aware that holding your money in a client segregated account does not necessarily protect you from a deficit in the client segregated account. **You may lose some or all of your money held with the CFD provider.**

## 8.7 TRADING IN CFD IS NOT THE SAME AS REFERENCE ASSET

When you buy a CFD, you are making an agreement with the CFD provider to trade the difference in the value of an underlying instrument (sometimes called the 'reference asset') between now and a future date. You are not the actual owner of the underlying instrument itself.

## 8.8 NO FIRST PRIORITY TO COLLATERAL REALISATION PROCEEDS

When trading in CFD, you are relying on CGS MYF to accept and process the trades, make payments owed to you, credit any proceeds and pay the money out of your trading Account. If CGS MYF gets into financial distress, it may be unable to meet its obligations to you.

## 8.9 CORPORATE ACTION PROCESSING

You should be aware of all corporate events with regards to the underlying financial instrument of the CFD. It is important to understand the risks of delayed processing due to market conditions, differences in time zones or unforeseen circumstances which may result in any acts or omissions.

## 8.10 RECALL RISK

To enable you to take a short CFD position, the hedge provider may need to borrow the instrument of the underlying to conduct a short hedge. Lenders of the instrument have the right to recall anytime. In the event of a recall, the instrument may have to be returned at short notice and the hedge provider might no longer be able to maintain the short hedge. This may result in the CFD provider closing your short CFD positions immediately or at a short notice.

Regulatory changes prohibiting short selling and shares borrowing in specific instrument or in the entire underlying market may also result in the CFD provider force closing your short positions.

# FEES AND CHARGES

## 9. WHAT ARE THE FEES AND CHARGES INVOLVED?

Before you commence trading, you should obtain an explanation on all applicable commissions, fees and charges. Kindly refer to **Section 4.9 of the Disclosure Document** for more information on fees and charges.

### 9.1 COMMISSION

Commission is charged on each CFD trade and is calculated as a percentage of the full Contract Value of the underlying instrument that is bought or sold. A minimum commission amount is charged if commission amount on the CFD trade is lower than the minimum commission charged by CGS MYF.

### 9.2 OVERNIGHT FINANCING FEE

A financing fee is charged daily on any CFD positions held overnight. It is computed based on the end-of-day marked-to-market full Contract Value of your CFD portfolio. Overnight financing is charged at an effective rate in percentage and is debited or credited from your Account on a daily basis. There is no financing fee if the position is closed within the same day.

### 9.3 ADDITIONAL BORROWING FEES

Additional borrowing fees may be charged on short CFD position. CGS MYF passes any additional borrowing fees incurred to you without any mark up.

### 9.4 DATA FEED CHARGES

CGS MYF enables delayed data on the trading platform for CFD offered by CGS MYF. You are required to subscribe to live data for CFD trading. There will be a monthly live data feed charges applied to your Account and charges will be debited in your CFD statement. For current data feed charges schedule, please refer to our website, <https://www.cgsi.com.my/en/cfd>.

### 9.5 TRADING PLATFORM FEE

Additional monthly fees may apply in relation to the use of the CGS MYF's trading platform.

## 9.6 SALES AND SERVICES TAX (“SST”)

All commission paid is subject to the prevailing SST rate for each CFD trade. Please refer to our website, <https://www.cgsi.com.my/en/cfd> for more information.

## 9.7 REVISION OF FEES AND CHARGES

CGS MYF may revise any commissions, charges and fees and/or introduce new fees in addition to those listed above, if necessary.

For the current commissions, fees and charges schedule, please refer to our website <https://www.cgsi.com.my/en/cfd>

## 10. HOW CAN I EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS INVOLVED?

In order to exit your CFD position, you are required to place closing CFD orders either in your CFD trading platform or through other means of communication provided. Placing closing orders does not guarantee the exit from CFD positions. Closing order execution will depend on the price, liquidity and trading status of the underlying instrument.

Risks associated with exiting positions:

### (i) Price Risk

The price of the exit order is not guaranteed upon placement of the order. You may not exit your position at your intended price which may result in losses in the event the market moves against your CFD positions.

### (ii) Liquidity Risk

For CFD where the underlying instrument is listed on an exchange, its liquidity mirrors the liquidity of the underlying instrument. In the case where liquidity is not available on the relevant exchange, you may not be able to exit your CFD positions at the intended time or price. This may result in additional losses on your CFD positions or even an inability to exit positions.

The prevailing commission charges and SST will be applied on CFD exit trades.

## CONTACT INFORMATION

### 11. WHO SHOULD I CONTACT FOR FURTHER INFORMATION OR TO LODGE A COMPLAINT?

11.1 For general enquiries, please contact us:

- (a) via phone to : (603) 2635 9777
- (b) via email to : [futuresbroking.my@cgsi.com](mailto:futuresbroking.my@cgsi.com)
- (c) via letter to : Level 12, Menara Aras Raya  
No. 11, Jalan Raja Laut  
50350 Kuala Lumpur  
Wilayah Persekutuan
- (d) or visit our website : <https://www.cgsi.com.my/en/cfd>

For internal dispute resolution, you may contact (603) 2635 8686 or email us at [customerservice.my@cgsi.com](mailto:customerservice.my@cgsi.com)

11.2 If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industry Dispute Resolution Center (SIDREC):

- (a) via phone to : (603) 2282 2280
- (b) via fax to : (603) 2282 3855
- (c) via email to : [info@sidrec.com.my](mailto:info@sidrec.com.my)
- (d) via letter to : Securities Industry Dispute Resolution Center (SIDREC)  
Unit A-9-1, Level 9, Tower A  
Menara UOA Bangsar  
No. 5, Jalan Bangsar Utama 1  
59000 Kuala Lumpur

You can also direct your complaint to the Securities Commission Malaysia even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the Securities Commission Malaysia's Consumer and Investor Office:

- (a) via phone to the Aduan Hotline at : (603) 6204 8999
- (b) via fax to : (603) 6204 8991
- (c) via e-mail to : [aduan@seccom.com.my](mailto:aduan@seccom.com.my)
- (d) via online complaint form : available at [www.sc.com.my](http://www.sc.com.my)
- (e) via letter to : Consumer and Investor Office  
Securities Commission Malaysia  
No. 3 Persiaran Bukit Kiara Bukit Kiara  
50490 Kuala Lumpur

## GLOSSARY

“**Account**” means an Account with CGS MYF for CFD trading. Each reference to “Account” shall be construed as a separate reference to each such account you have with us. All Accounts have separate account numbers or codes.

“**Account Balance**” means at any given time, the Base Currency amount of funds in the Account after all credits and debits have been made including unrealised profits and losses.

“**Ask**” is the lowest price that a seller of a CFD is willing to accept.

“**Base Currency**” is the currency that your Account is denominated in.

“**Bid**” is the highest price that a buyer of a CFD is willing to pay.

“**BMDB**” means Bursa Malaysia Derivatives Berhad.

“**Board**” refers to the Board of Directors of CGS MYF.

“**Business Day**” is a day on which CGS MYF is open for business or a day on which the underlying exchange or underlying market on which the underlying instrument is carried out is open for trading.

“**CFD**” means contracts for difference.

“**CGSI Group**” means CGS MYF and its related corporations (as defined in the Companies Act 2016).

“**CGS MY**” means CGS International Securities Malaysia Sdn. Bhd. (formerly known as CGS-CIMB Securities Sdn. Bhd.).

“**CGS MYF**” means CGS International Futures Malaysia Sdn. Bhd. (formerly known as CGS-CIMB Futures Sdn. Bhd.).

“**CGS SG**” means CGS International Securities Singapore Pte. Ltd.

“**Contract Value**” means the contract price multiplied by the contract quantity.

“**corporate action**” means any action taken by an issuer in relation to or arising from its underlying instrument including payment of dividend, bonus issue and other rights and interests associated with such underlying instrument, capital restructuring and consolidation.

“**derivatives**” are financial instruments, traded on or off an exchange, the price of which is dependent upon the value of an underlying instrument.

“**Disclosure Document**” means CGS MYF’s disclosure document for CFD.

“**Gross Liquidation Value (GLV)**” carries the same meaning as “Total Equity” and means the aggregate of the balance of your Account less your unrealised profits or losses.

“**index CFD**” means a CFD offered by CGS MYF based on indices rather than individual equities.

“**long**” means buying a CFD with the expectation that the underlying instrument will increase in value.

“**margin**” is the amount used to open and maintain CFD positions set out in Clause 2.6.

“**open position**” is any CFD contract(s) current on your Account that has not already been closed, expired or liquidated.

“**Over-the-counter**” refers to transactions taking place outside of a financial exchange system.

“**short**” means selling a CFD with the expectation that the underlying instrument will decrease in value.

“**stop-loss order**” is an order placed with the aim of limiting the potential loss on an open position.

“**Total Equity**” carries the same meaning as “GLV” which is the aggregate of the balance of your Account less your unrealised profits or losses.

“**underlying instrument**” means the instrument on which a CFD’s market value is derived from, referenced to or based on.

“**white label**” is an arrangement whereby CGS MYF rebrands and uses the trading platform and back office system provided by CGS SG.

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