

EQUITY LINKED INVESTMENT (ELI)

RESPONSIBILITY STATEMENT

This **Product Highlights Sheet** has been reviewed and approved by the directors or authorized committee or persons approved by the Board of **Kenanga Investment Bank Berhad (Co. Reg. No. 197301002193 (15678-H))** and they collectively and individually accept 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 **Equity Linked Investment (ELI)**, including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgement of the relevant information and document in relation to the **Equity Linked Investment (ELI)**, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the **Equity Linked Investment (ELI)** or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of **Kenanga Investment Bank Berhad** which is responsible for the **Equity Linked Investment (ELI)** 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.

Note: Unless otherwise defined in this Product Highlights Sheet, all expressions used in this Product Highlights Sheet shall have the same meanings assigned in the Term Sheet governing this Equity Linked Investment.

THIS INVESTMENT IS NOT INSURED BY PERBADANAN INSURANS DEPOSIT MALAYSIA

Issuance Date: 06 AUGUST 2025

WARNING

THE RETURNS ON YOUR STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION.

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This Product Highlights Sheet only highlights the key features and risks of this unlisted capital market product. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

PRODUCT HIGHLIGHTS SHEET

EQUITY LINKED INVESTMENT (ELI)

This investment is linked to a Reference Equity listed on the Stock Exchange. Please read up on the financial report and background of the Company before investing in this product.

BRIEF INFORMATION ON THE PRODUCT

1. What is this product about?

- Equity Linked Investment (ELI) is a **Non-Principal Protected** Investment linked to a Reference Equity listed on the Stock Exchange.
- Investor subscribes to ELI with a payment of the Subscription Amount.
- The Reference Equity, Investment Tenor, Enhanced Interest (%), Strike Level (%) and Strike Price are pre-agreed at the inception of the ELI. There are 2 possible outcomes:
 - If the ELI has lapsed, the Investor will receive the Subscription Amount and Enhanced Interest Amount in cash, or
 - If the ELI is exercised, the Investor will receive the Reference Equity equivalent to the Subscription Amount. The Enhanced Interest Amount will be paid in cash. Any Odd Lots resulting from the conversion may be settled in cash at the Valuation Price, or in shares, at the Bank's sole discretion.

PRODUCT SUITABILITY

2. Who is this product suitable for?

This Investment is suitable for Investors who:

- Seek potentially higher interest return than ordinary time deposits.
- Are receptive towards receiving either the Investment Amount or the Reference Equity.
- May have potential requirements for the Reference Equity.

KEY PRODUCT FEATURES

3. What are the key product features?

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|-----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Minimum Subscription Amount | <ul style="list-style-type: none"> MYR 100,000 for shares listed on Bursa Malaysia, or Ranges from MYR 100,000 – MYR 500,000 equivalent for shares listed on the Foreign Stock Exchange. [Australia Securities Exchange (AUD), Bursa Malaysia (MYR), Euronext (EUR) Hong Kong Exchanges and Clearing (HKD), Indonesia Stock Exchange (IDR), Japan Exchange Group, Inc (JPY), London Stock Exchange (GBP), Nasdaq (USD) New York Stock Exchange (USD), NZX Limited (NZD), Shanghai Stock Exchange (CNH), Singapore Exchange (SGD), SIX Swiss Exchange (CHF), Taiwan Stock Exchange (TWD) or TMX Group Inc. (CAD). |
| Principal Protection | NON-PRINCIPAL PROTECTED INVESTMENT |
| Investment Period | 1 week up to 6 months. (availability is subject to market liquidity) |
| Underlying Asset | The Reference Equity listed on a Stock Exchange. |
| Eligibility | <p>ELI can only be offered to (i) Sophisticated Investor(s) as defined in the Guidelines on Categories of Sophisticated Investors; and (ii) any person who acquires the unlisted capital market product where the consideration is not less than two hundred and fifty thousand ringgit or its equivalent in foreign currencies for each transaction whether such amount is paid for in cash or otherwise.</p> <p>https://www.sc.com.my/regulation/guidelines/categories-of-sophisticated-investors</p> |
| Reference Dates | <p>Trade date – The date when ELI is transacted.</p> <p>Start date – The date when the Subscription Amount is debited from Investor's account.</p> <p>Valuation date – The fixing date of the Reference Equity Price to determine the outcome of the Investment.</p> <p>Maturity date – The date when cash will be credited into the Investor's account.</p> <ul style="list-style-type: none"> If the ELI has lapsed, the Investor will receive the Subscription Amount and Enhanced Interest Amount. If the ELI is exercised, the Investor will receive the Enhanced Interest Amount in cash. Any Odd Lots resulting from the conversion may be settled in cash at the Valuation Price, or in shares, at the Bank's sole discretion. <p>Share Delivery date – The date when the shares are credited into the Investor's CDS / foreign custodian account if the ELI is exercised.</p> |
| Valuation Time | The closing time of the respective Stock Exchange. |

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| Valuation Price | Official closing price of the Reference Equity on the Stock Exchange at the Valuation Time on Valuation Date published on Bloomberg. |
| Subscription Amount | Share Quantity * Strike Price. |
| Investment Amount | Subscription Amount + Enhanced Interest Amount. |
| Enhanced Interest Amount | Enhanced Interest (%) * Subscription Amount * Investment Tenor / day-count. |
| Interest Payment Frequency | Once, on Maturity Date. |
| Board Lot | The standard trading unit of shares determined by the respective Stock Exchange. |
| Odd Lot(s) | Any share amount less than the Board Lot of the respective Stock Exchange. |
| Odd Lot(s) in Cash value | Odd Lot(s) * Valuation Price |
| Investment Tenor (days) | Commencing on and from the Start Date and shall end on the Maturity Date. (inclusive of Start Date and exclusive of Maturity Date). |
| Day-count convention | 365 for MYR, SGD, GBP, TWD, and HKD. 360 for USD, AUD, NZD, EUR, CHF, CNH, CAD, IDR and JPY. |
| Possible Outcomes | <ul style="list-style-type: none"> • If the Valuation Price is AT or ABOVE the Strike Price, the ELI will lapse. The Investor will receive the Investment Amount on the Maturity Date. • If the Valuation Price is BELOW the Strike Price, the ELI will be exercised. The Investor will receive the Enhanced Interest Amount in cash. Any Odd Lots resulting from the conversion may be settled in cash at the Valuation Price, or in shares, at the Bank's sole discretion. The Subscription Amount will be converted into the Reference Equity at the pre-agreed Strike Price and transferred to the Investor's CDS / foreign custodian account on the Share Delivery Date. <p><i>Note: In the event of share delivery, there may be delays due to processing time by the custodian / or time zone difference. During this period, the Investor may be exposed to the risk of a further decline in the market value of the Reference Equity.</i></p> |
| 4. What are the key terms and conditions of this product that I should know? | |
| Redemption at maturity | <ul style="list-style-type: none"> (i) The redemption of the Subscription Amount and Enhanced Interest Amount will be credited into the Investor's account on the Maturity Date, or (ii) The redemption of the Enhanced Interest will be credited into the Investor's account, and the redemption of the Reference Equity will be credited into the Investor's CDS / foreign custodian account on the Share Delivery date. For any Odd Lot(s), the Bank may choose to pay cash on the Maturity Date or deliver the Odd Lots on the Share Delivery Date as stipulated in the Term Sheet. |
| Dividend & Voting Rights | The Investor will not be entitled to any dividends or voting rights from the underlying company during the tenor of the investment. |
| Cooling-off period | There is NO cooling off period for this Investment. |
| Early withdrawal | Early withdrawal of Investment is discouraged as the Investor may incur premature withdrawal costs which could result in the Investor LOSING PART or the entire Subscription Amount invested. Enhanced Interest earned during the Investment period prior to early withdrawal/termination of the Investment will ALL be forfeited. Investor shall only receive the Subscription Amount less the unwinding costs on withdrawal day. Unwinding cost varies depending on the market conditions, such as the price of the underlying asset, interest rate volatility, future interest rate levels, and the remaining tenor of the Investment at the time of early withdrawal. |
| Transferability / Tradability | The ELI is not transferable and there is no secondary market for the Structured Investment. |
| <ul style="list-style-type: none"> • This product is not insured by Perbadanan Insurans Deposit Malaysia (PIDM). • Under Section 158 of the Capital Markets and Services Act 2007 (CMSA), Investors are not covered by the compensation fund. The compensation fund does not extend to the Investor who has suffered monetary loss as a result of a defalcation, or fraudulent misuse of moneys or other property, by any director, officer, employee or representative of Kenanga Investment Bank Berhad (Company No: 197301002193) (15678-H). • The calculation agent, Kenanga Investment Bank Berhad shall have the sole and absolute discretion to determine the method of adjustment of the terms of the investment upon the occurrence of an event having a diluting or concentrative effect on the theoretical value of the relevant Reference Equity. Any bonus issues, rights issues or split shares will affect the reference share pricing. As such, Kenanga Investment Bank Berhad will be the sole calculation agent. • The calculation agent shall take such actions or make such adjustments as it reasonably believes are appropriate in circumstances herein (which are not exhaustive). Any actions or adjustments by the calculation agent shall be made in good faith and not to the detriment of the Investor in general. The actions or adjustments, however, will not take into consideration the individual circumstances or tax or other consequences in any particular jurisdiction. | |

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- Increased Cost of Hedging**
The hedging party shall give prompt notice to the Investor that such increased costs have incurred and that a price adjustment shall be made to the Investment. The Investor shall within two (2) business days of receipt of the notice of increased cost of hedging and corresponding price adjustment, notify the hedging party that it elects to (a) agree to amend the relevant Investment to take into account the price adjustment, (b) pay the hedging party an amount determined by the calculation agent that corresponds to the price adjustment or (c) terminate the investment as of the second business day. If such notice is not given by the end of that Second business day, then the hedging party may give notice that it elects to terminate the Investment, specifying the date of such termination, which may be the same day that the notice of termination is effective. If either party elects to terminate the Investment, the calculation agent will determine the cancellation amount payable by one party to the other.
- "Price Adjustment"** means an adjustment to the strike price/level, settlement price, accrual price/level, call price/level, initial reference asset price or other variable with respect to the Investment.

5. Who am I investing with?

The Investor is investing with **Kenanga Investment Bank Berhad** (Co. Reg. No. 197301002193 (15678-H)), a licensed Investment Bank in Malaysia.

6. What are the possible outcomes of my investment?

ILLUSTRATION ON PRODUCT RETURNS

Scenario Analysis:

The calculation is for illustration purpose and based on the following terms and conditions:

| | | | |
|-----------------------------------|-----------------------|----------------------------------------------|--------------------|
| Subscription Amount | MYR 250,135.20 | Reference Equity | MRC MK |
| Enhanced Interest (% p.a.) | 25.80% | Share Quantity (units) | 354,500 |
| Investment Tenor | 31 days | Initial Reference Equity Price (IREP) | 0.735 |
| Enhance Interest Amount | MYR 5,481.04 | Strike Level (%) | 96% of IREP |
| Investment Amount | MYR 255,616.24 | Strike Price | 0.7056 |

Best Case Scenario:

If the Valuation Price is **AT or ABOVE** the Strike Price, the ELI will lapse. The Investor earns an Enhanced Interest of 25.80%p.a. and will receive the Investment Amount on the Maturity Date.

| Invested Currency | Subscription Amount | Enhanced Interest (p.a.) | Investment Tenor | Strike Rate | At Maturity Settled in | Investment Amount Formula | Investment Amount |
|--------------------------------------------------------------------------------------------------|---------------------|--------------------------|------------------|-------------|------------------------|----------------------------------------------------------------------------------------------------------|-------------------|
| MYR | 250,135.20 | 25.80% | 31 | 0.7056 | Cash | Subscription Amount + ([Subscription Amount * Enhanced Interest * Investment Tenor/ day-count]) | MYR 255,616.24 |
| Investment Amount = MYR250,135.20 + (MYR250,135.20 * 25.80%p.a. * 31 days / 365) = MYR255,616.24 | | | | | | | |

Worst Case Scenario:

If the Valuation Price is **BELOW** the Strike Price, the ELI will be exercised. The Investor earns an Enhanced Interest of 25.80%p.a. and the Subscription Amount will be converted to shares at the pre-agreed Strike Price. The Investor will be repaid in the form of Reference Equity together with the Enhanced Interest Amount in cash. Any Odd Lots resulting from the conversion may be settled in cash at the Valuation Price, or in shares, at the Bank's sole discretion. If the Reference Equity are reconverted at the prevailing market price, the Investor may realize a much lower return and may even realize a negative yield.

| Invested Currency | Subscription Amount | Enhanced Interest (p.a.) | Investment Tenor | Strike Price | At Maturity Settled in | Share Quantity and Enhanced Interest Formula | Share Quantity & Enhanced Interest Amount |
|---------------------------------------------------------------------------------------|---------------------|--------------------------|------------------|--------------|------------------------|-------------------------------------------------------------------------|-------------------------------------------|
| MYR | 250,135.20 | 25.80% | 31 | 0.7056 | Shares | (Subscription Amount / Strike Price) | 354,500 MRC MK shares |
| | | | | | & Cash | (Subscription Amount * Enhanced Interest * Investment Tenor/ day-count) | MYR 5,481.04 |
| Share Quantity = MYR250,135.20 / 0.7056 = 354,500 MRC MK shares | | | | | | | |
| Enhanced Interest Amount = (MYR250,135.20 * 25.80%p.a. * 31 days / 365) = MYR5,481.04 | | | | | | | |

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At Maturity:-

| Valuation Price (MYR) | Value at Maturity (MYR) | Final Settlement in | Potential Profit / Loss (MYR) |
|------------------------------|-------------------------|-----------------------------------------------------------------------------------------------|-------------------------------|
| 0.74 | 255,616.24 | Cash [Subscription amount + Enhanced Interest Amount] | 5,481.04 |
| 0.73 | 255,616.24 | Cash [Subscription amount + Enhanced Interest Amount] | 5,481.04 |
| 0.72 | 255,616.24 | Cash [Subscription amount + Enhanced Interest Amount] | 5,481.04 |
| 0.7056 (Strike Price) | 255,616.24 | Cash [Subscription amount + Enhanced Interest Amount] | 5,481.04 |
| 0.6901 (Breakeven) | 244,654.16 | Shares + Cash [Reference Equity + Enhanced Interest Amount and Odd Lot(s) (if any)] | - |
| 0.68 | 241,060.00 | Shares + Cash [Reference Equity + Enhanced Interest Amount and Odd Lot(s) (if any)] | (3,594.16) |
| 0.67 | 237,515.00 | Shares + Cash [Reference Equity + Enhanced Interest Amount and Odd Lot(s) (if any)] | (7,139.16) |
| 0.66 | 233,970.00 | Shares + Cash [Reference Equity + Enhanced Interest Amount and Odd Lot(s) (if any)] | (10,684.16) |

Note: If the Subscription Amount is repaid in the Reference Equity at maturity, the **Breakeven** is calculated based on an approximate Reference Equity Price that will result in the amount received being equal to the Subscription Amount initially invested minus the Enhanced Interest Amount.

KEY RISKS

- Credit Risk/Bank Default Risk**
The contract with the Investor represents a general unsecured contractual obligation which will rank equal with other existing and future general contractual obligations. If the Investor wishes to invest in this product, you should be taking note of the Bank's credit risk and you must therefore make your own assessment of the Bank's credit risk. The Investor is placing funds with the Bank and is therefore relying on the Bank's ability to pay any interest and the Subscription Amount at maturity.
- Market Risk & Liquidity Risk**
The market value of this Investment is subject to many factors, including, but not limited to the equity price, levels of equity volatility and the implied future direction and liquidity of such factors.
- Premature Withdrawal Risk**
If an Investor seeks to withdraw or early redeem the Investment prior to the Maturity Date, the Investor may LOSE PART or ALL of the Subscription Amount invested. The unwinding cost for premature withdrawal is subject to the prevailing market condition.
- Equity Risk**
Although the shares quantity of the Reference Equity on Maturity date is predetermined at the time of establishment of the Investment, the Investor is subject to the risks of fluctuation in the Reference Equity share price. A decline in the Reference Equity share price on the valuation date relative to the strike price would result in the Bank exercising its right to pay the Investor in the form of the Reference Equity. The result is that Investor will purchase the Reference Equity at a higher price relative to the market price at maturity and could substantially (depending on the decline in the Reference Equity) reduce what the Investor otherwise had at the time invested with the Bank. Any adjustment to the Valuation Price of the Reference Equity shall be rounded down/up to the nearest 1 cent (0.01) at the absolute discretion of the Bank.
- Option Risk**
This Investment is combined from many financial instruments, including options. Hence, the physical delivery of the Reference Equity based on the pre-agreed Strike Price or delivery by combination of cash and the Reference Equity is subject to the result of the options embedded in this product.
- Foreign Exchange Risk**
Foreign Currency Investment is subject to rate fluctuations which may provide both opportunities and risks. The Investor should note that any currency movements may potentially affect the redemption amount. Further, the Investor may experience a loss when he/she converts the Foreign Currency back to his/her home currency. The Investor should therefore determine whether any Foreign Currency Investment is suitable for him/her in light of his/her investment objectives, financial means, and risk profile.

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FEES AND CHARGES

7. What are the fees and charges involved?

There will be no charges or fees when transacting in Equity Linked Investment (ELI).

8. How can I exit from this Investment and what are the risks and costs involved?

Unwinding Cost for Early Withdrawal

An Investor seeking an Early Withdrawal of the investment may receive an amount that is substantially lesser than the Invested Amount, depending on the prevailing market condition. The simulations of early withdrawal are for illustration purposes only and it is based on the assumption of the unchanged interest rate volatility and future interest rate levels. The illustration above does not represent the actual unwinding cost that may be available to you as the unwinding cost is different for every Investment.

Based on the Scenario Analysis above:

- If the Investor early withdraw/terminates the Investment 10 days before the Maturity Date when the underlying asset is trading at 0.75, the cost to unwind this Investment is MYR 900.00

MYR 250,135.20 – MYR 900.00 = MYR 249,235.20 will be credited into the Investor's account on T+2.
- If the Investor early withdraw/terminates the Investment 10 days before the Maturity Date when the underlying asset is trading at 0.69, the cost to unwind this Investment is MYR 7,000.00

MYR 250,135.20 – MYR 7,000.00 = MYR 243,135.20 will be credited into the Investor's account on T+2.

CONTACT INFORMATION

9. Who should I contact for further information or to lodge a complaint?

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| i. For internal dispute resolution, you may contact the Client Dealer Representative Management of Kenanga Investment Bank Berhad: | Client Dealer Representative Management (a) via phone to: 03-2172 2888 Ext 8686 (b) via fax to: 03-2172 2692 (c) via email to: complaints@kenanga.com.my (d) via letter to: Client Dealer Representative Management Kenanga Investment Bank Berhad Level 12, Kenanga Tower No 237, Jalan Tun Razak, 50400 Kuala Lumpur |
| ii. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (FMOS): | Financial Markets Ombudsman Service (FMOS): (a) via phone to: 03-2272 2811 (b) Via online complaint form available at https://www.fmos.org.my/en (c) via letter to: Financial Markets Ombudsman Service (FMOS) Level 14, Main Block Menara Takaful Malaysia No. 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur |
| iii. You can also direct your complaint to the SC even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the SC's Investor Affairs & Complaints Department: | SC's Investor Affairs & Complaints Department (a) Via phone to the Aduan Hotline at: 03-6204 8999 (b) Via fax to: 03-6204 8991 (c) Via e-mail to: aduan@seccom.com.my (d) Via online complaint form available at www.sc.com.my (e) Via letter to: Investor Affairs & Complaints Department Securities Commission Malaysia 3 Persiaran Bukit Kiara Bukit Kiara 50490 Kuala Lumpur |
| iv. If you wish to refer your complaint to Bank Negara Malaysia, you may contact: | • Laman Informasi Nasihat dan Khidmat (BNMLINK) (a) Via phone: 03-2698 8044 (ext: 8950 / 8958) (b) Via website: http://www.bnm.gov.my/bnmlink/index.htm • BNM TELELINK (a) Via phone: 1300-88-LINK (1300-88-5465) (b) Via fax: 03-2174 1515 (c) Via email: bnmtelexlink@bnm.gov.my (d) Via letter: Laman Informasi Nasihat dan Khidmat (LINK) Bank Negara Malaysia P.O. Box 10922 50929 Kuala Lumpur |

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