

Retail SNAPSHOT

OSK Investment Bank

Investment Banking & Wealth Management

With over 50 branches all over Malaysia, OSK is best positioned to serve the needs of our clients' wealth accumulation, protection, preservation and distribution, as well as offer innovative and effective solutions and provide value-added advisory services. Our multi-disciplined professionals provide an unrivalled range of expertise that can cater to your unique needs and circumstances. As a leading investment banking group, we offer our clients a wide array of unit trust products, trustee and will-writing services and personalised wealth management solutions that can enable our clients to achieve their wealth goals. Our strength is in our people who have a passion in delivering quality, satisfaction and creativity in everything we do.

Unit Trust Management

Established in 1996, OSK-UOB Unit Trust Management Berhad has been consistently ranked amongst the Top 10 in the Unit Trust Industry in terms of funds under management (source: Lipper Malaysia as at 30 April 2008) out of a total of 38 unit trust management houses in Malaysia (source: the Securities Commission). To-date, a total of 23 accolades have been received including numerous awards from the Edge-Lipper, the Star and Standard & Poor's.

Presently, the company manages 34 funds with a total fund size of over RM3.7 billion (as at 29 April 2008). Each fund has its own distinct objective and follows a well-defined and consistent strategy. The stable of funds include Single Country Funds, Islamic Funds, Regional Funds and Global Funds.

The funds range from equities, bonds, money market, balanced funds, capital guaranteed funds, lifestyle funds, feeder funds, asset class funds and more. The spectrum of funds caters from low-risk appetite investors to high-risk investors.

Asset Management

OSK Asset Management Sdn Bhd (OSKAM) provides fund management services to institutional, corporate and individual clients. This involves instruments in various approved financial instruments with the aim of generating consistent returns that commensurate with the risk profile of the clients.

Private Trustee Services

A Private Trust is a versatile estate planning tool which allows our clients to protect and manage their wealth for the interests of their loved ones, both during their lifetime and upon their demise. The current range of Private Trustee Services offered by OSK Trustees Berhad (OSKT) includes Insurance Trust, Investment Trust, Estate Administration Trust, Private Purpose Trust, Charitable Trust, Asset Distribution Trust and Business Succession Trust.

Will Writing Services

OSKT also provides Will Writing, Will Custodian, and Estate Administration Services. Our comprehensive Will Writing service empowers one with the right to plan for their loved ones – for them to obtain their inheritance in the shortest possible time without any inconveniences.

Wealth Planning

As a financial planning adviser, OSK Wealth Planners Sdn Bhd (OSKWP) places great emphasis on the ethics of trust and confidentiality. Our fee-based advice is tailor-made to each client's unique needs, without any obligation to invest in OSK Group's products.

Private Banking

We serve high net worth individuals as well as corporate clients by developing customised investment strategies and innovative investment ideas; thereby assisting them to build and preserve their financial wealth.

Treasury

We offer wholesale banking products like Money Market instruments, Fixed Income securities and Foreign Exchange products; thus granting high net worth individuals and corporate clients the opportunity to diversify their investment needs and risk profiles.

Derivatives & Structured Products

OSK Investment Bank's Derivatives & Structured Products team has issued more than 50 Structured Warrants over Malaysian shares and shares of Hong Kong, China, U.S and Singapore companies. In line with our mission to develop and issue financial products such as Structured Warrants and

Structured Products and expand the investment options available to our clients, we were the first to issue and list Structured Warrants over foreign shares in Malaysia.

- Origination and issuance of Structured Warrants linked to both domestic and foreign shares (or indexes).
- Origination and issuance of Structured Products (both principal-protected and capital-at-risk types) linked to various asset classes and risk-return profiles.
- Offering our clients access to non-traditional asset classes and portfolio diversification.

Corporate Finance

We offer innovative and effective solutions as well as value-added advisory services from a special pool of resources to assist corporations, private companies and individuals to achieve their financial and corporate goals.

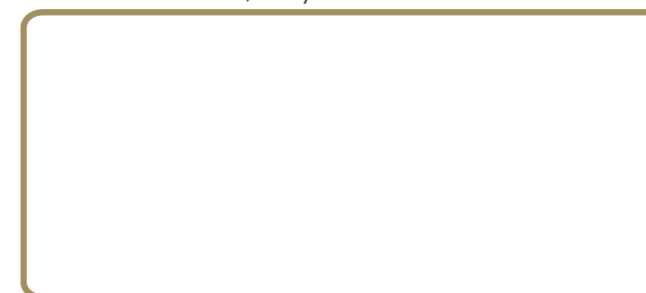
Debt Capital Markets

We provide our corporate clients with our expertise in structuring a wide range of cost efficient and optimal debt financing programmes via private debt securities instruments, conventional or Islamic. We maintain strong relationships with local and international financial institutions, retirement funds, institutional funds, insurance funds, insurance companies and portfolio managers to ensure a ready source of investors for the debt securities.

Islamic Banking

We offer a variety of innovative Islamic products and services that caters to clients who prefer Shariah compliant banking businesses or financial products.

For further information, kindly contact us at:



OSK has grown from a Universal Broker into an Investment Bank offering a wide range of financial products and services for corporate and retail clients. We have over 50 offices in Malaysia, Hong Kong and Singapore with more than 2,000 professionals in our employ.

We grow our partnership with clients through continuous innovation to create value and wealth. Our client-focused approach embodies our commitment to integrity and professional excellence. We pride ourselves on our capability to offer regional expertise and respond efficiently to clients' needs.

Equity Trading

Start trading with us and obtain access to:

- Personalised service by Paid Dealer's Representatives (PDR) or Remisiers
- Periodical Investment Seminars
- Individual/Corporate Trading Accounts; Day Trading Accounts; Cash Up-front Accounts
- Equity financing by OSK Capital Sdn Bhd: IPO Financing, ESOS Financing, Private Placements of new shares and Rights Issues
- Share Margin Financing (collateral includes stocks and shares acceptable to us and cash deposits.)
- OSK188 Online Trading Services

Cross Border Trading

OSK Investment Bank provides cross border trading services for our clients to purchase foreign shares in overseas markets such as Hong Kong, Singapore, etc.

Retail Online Services

We provide an online trading platform (www.osk188.com) for our clients to view and trade online.

- 188 Stock Manager provides Online Trading Services, Real-time Order Status, Real-time Bursa Stock Quotes, Stock Alerts, Charting, Multiple Portfolio, Tracker, Stock Movement, Research and News.
- 188 Futures Manager provides Real-time FKLII Prices, Real-time SSF Prices, Real-time FCPO Prices, Charting, Tracker, Research and News.
- 188 Newswire by Thomson Financial offers streaming stock news, market reports, breaking news, company news, economic news, government policies and more.
- Our 188 Mobile provides Real-time access to Bursa Stock Quotes, Real-time Derivatives Prices, Daily Research Reports and analytical tools through GPRS to the clients' cell phone.
- Online Global Trading allows clients to purchase foreign shares online in overseas market such as Singapore, Hong Kong etc.
- 188OMS (Order Management System), an application version of OSK188 provides Real-time Equities and Derivatives Data with intraday time and sales, trade-summary matrix, queue data, technical charting and real time news.

Futures Trading

We provide trading services for our clients to trade futures contracts on Bursa Malaysia Derivatives Berhad, mainly in:-

Kuala Lumpur Composite Index Futures (FKLI)

FKLI price movement is based on the movement of the Kuala Lumpur Composite Index.

Crude Palm Oil Futures (FCPO)

FCPO price movement is based on the price of the underlying physical Crude Palm Oil. Investors can buy or sell futures contracts depending on their respective market outlook.

- In an upward trending underlying market, you can buy futures contracts first and sell it later at a higher price in order to make a profit*.
- In a downward trending underlying market you can sell futures contracts first and buy it later at a lower price in order to make a profit*.

* *Note: Trading in futures contracts carries with it the potential profits as well as risks of losses.*

Frequently Asked Questions (FAQ)

1. What documents are required to open an Equity/Futures Trading account?

Documents required are:

- i. Photocopy of your NRIC/Passport
- ii. Fully completed Application Form

2. Do I need to deposit acceptable collateral/money before trading?

- i. Equity Trading a/c – Not necessarily. Your Dealer's Representative (DR) shall advise you.
- ii. Futures Trading a/c - Yes, you are required to place up-front deposit of acceptable collateral before trading. Your Futures Broker's Representative (FBR) shall advise you.

3. Where can I check the Equity/ Futures prices?

You can check the latest prices by:

- a. Going to your nearest OSKIB branch
- b. Visiting our website at www.OSK188.com
- c. Calling your DR/ FBR.

4. How do I place my orders?

You can place your Equity trade orders through your DR and your Futures trade orders through your FBR. You can also place your Equity trade orders online at www.osk188.com.