Product Disclosure Statement

Standard Margin Lending Facility

Issuer: Moomoo Securities Australia Ltd trading as Moomoo AU
ABN 51 095 920 648 AFSL 224663
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Important Information: This document has been prepared without taking into account your objectives, financial situations or needs. You should consider the appropriateness of the information contained in this document in light of your personal circumstances before making investment decisions and, where necessary, seek advice from a qualified financial adviser. All hypothetical profit or loss calculations referenced in this document are for illustrative purposes only and shall not be considered as recommendation or solicitation to deal in financial products.

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1. About this PDS

1.1 Moomoo Securities Australia Ltd trading as Moomoo AU (**Moomoo AU, us, we, our**) is a company registered in Australia (ABN 51 095 920 648) and holds an Australian financial services licence (**AFSL**) issued by the Australian Securities and Investments Commission (**ASIC**) (AFSL 224663). Moomoo AU is authorised under its AFSL to issue and distribute the products described in this Product Disclosure Statement (**PDS**) through its trading platform (the **Platform**).

1.2 This PDS describes the key features of our offering of **Margin Lending Facilities** to Australian retail clients.

1.3 Before trading with us, please read and ensure that you understand the content of this PDS, the Margin Account Terms and Conditions (the **Terms and Conditions**) and any other related disclosure documents (such as our Target Market Determination (**TMD**) and Financial Services Guide (**FSG**) which we may issue from time to time). All of these documents are available on our website at https://www.moomoo.com/au (our **Website**).

1.4 This PDS contains important information about our products and their associated risks to help you make an informed decision as to whether using a Margin Lending Facility is suitable for you. Should you have any questions in relation to this PDS, please do not hesitate to contact us.

1.5 The information in this PDS is current as at 30 October 2026. We may update this PDS from time to time where that information is not materially adverse to clients. Such updated information (if any) will be available on our Website. We may also issue a supplementary or replacement PDS at any time, which will also be available on our Website or distributed to you electronically.

2. General Advice

2.1 Moomoo AU is authorised under its AFSL to provide general financial product advice only. This means that, when you acquire a Margin Lending Facility from us, we do not consider your personal or financial situation, investment strategies, targets or needs. This PDS does not constitute financial advice. You must independently consider your personal or financial situation, investment strategies, targets and needs and take reasonable steps to fully assess the possible outcomes of trades and strategies that can be employed. We recommend that you seek independent advice to ensure that using a Margin Lending Facility, and any particular trades or trading strategy, is suited to your personal and financial situation and needs.

3. Key Features of the Margin Lending Facility

3.1 The Margin Lending Facility is a loan facility which allows you to borrow money to trade in securities on the Platform, using the cash and assets in your **Margin Account** as security for the loan.

3.2 A Margin Lending Facility allows you to increase the size of your portfolio by borrowing money from Moomoo to invest in financial products. This is known as “leverage” or trading on “margin”.

3.3 Borrowing money to buy assets on margin increases the potential for higher returns (if the value of the assets increases), However, importantly, it also increases the potential for greater losses (if the value of the assets falls). If you borrow money to buy securities which then lose value, you still need to repay the original amount borrowed. You must regularly monitor your Margin Account so that you can be aware of the value of your assets as against the amount you owe, as well as any changes to the terms of your loan (e.g. decreases in the value of your Margin Account and changes in margin requirements). Regular monitoring also provides an opportunity for you to take timely steps to avoid or reduce any losses.

3.4 You may be required to, at short notice from us, pay an additional amount into your Margin Account or sell some of the investments acquired using the Margin Lending Facility. We can vary our margin requirements at any time without providing you with advance notice.

3.5 We have the right to sell all, or part of, your securities in any of your accounts held with us if at any time your Margin Account does not meet the Liquidation Margin (otherwise known as Soft Edge Margin) as defined in section 5.6 below.

3.6 If the sale of securities in your Margin Account does not cover the cost of repayment of amounts owing under the Margin Lending Facility, you may need to access other funds to repay the loan.

4. Benefits of using a Margin Lending Facility

4.1 We summarise the potential benefits of using a Margin Lending Facility below.

(a) Leverage

Using a Margin Lending Facility allows you to trade using leverage, providing you with access to additional funds to invest in securities and increase the size of your investment portfolio. However, this can also increase your potential losses, which we discuss further in section 6 below.

(b) Access additional equity

By using the Margin Lending Facility, you can borrow against other assets in your Margin Account and increase the size of your investment without having to sell your existing assets.

(c) Tax

Using a Margin Lending Facility may be tax effective, depending on your particular circumstances. You should seek advice from your tax adviser.

5. How the Moomoo Margin Lending Facility works

5.1 The Margin Lending Facility works by Moomoo lending you money to invest, using your unborrowed funds and existing assets in your Margin Account as security.

5.2 You will own the investments you buy through the use of proceeds lent to you under the Margin Lending Facility, but they will be used as security for any loan made through the

Margin Lending Facility. This means that those investments may be sold to repay your loan if your obligations are not met.

5.3 If you want to use the Margin Lending Facility to acquire securities, you must submit a borrowing request to us. If we approve this request, we will allow you to borrow funds through your Margin Account. A borrowing request can be made through the Platform. You can observe the amount of credit (liquidity) available to you at any given time on the Platform under 'Max Buying Power' in the 'Account' tab on your Margin Account.

5.4 The maximum amount you can borrow under the Margin Lending Facility will be determined by us based on the financial information you provide to us for assessment as part of your application to obtain a Margin Lending Facility (or as updated from time to time). By default, this maximum credit limit is capped at AUD 100,000 per client, though you may apply for a higher limit which we will assess individually, having regard to your existing borrowings, available cash, positions and applicable margin requirements.

5.5 Your credit limit and margin requirements apply across your Margin Account as a whole. For these calculations, amounts denominated in different currencies are converted into Australian dollars using the latest midpoint of corresponding currency exchange rates. Your buying power displayed in another currency represents the equivalent capacity under the same facility and is not an additional credit limit. Exchange-rate movements can change your available buying power and margin position.

5.6 The following important concepts are critical for you to understand in utilising your Margin Lending Facility:

(a) **Collateral:** This is the total value of cash and securities which you hold in your Margin Account.

(b) **Net Liquidation Value (NLV):** This is the total value of Collateral in your Margin Account less the amount currently borrowed under the Margin Lending Facility. NLV is the value relevant to your Initial Margin, Maintenance Margin and Liquidation Margin requirements.

(c) **Initial Margin**: This is the minimum value of NLV calculated by reference to Collateral required to open or maintain a position using your Margin Account, as determined by us.

(d) **Liquidation Margin** (also known as **Soft Edge Margin**): This is the NLV threshold calculated by reference to Collateral below which we will liquidate your position, as determined by us.

(e) **Maintenance Margin**: This is the level of NLV calculated by reference to Collateral below which your Margin Account will go into a Margin Call.

For a shareholding, each margin requirement is calculated by multiplying its current market value by the applicable margin rate. Different securities may have different margin rates. Your account's margin requirements reflect the positions held and are recalculated as their values, quantities or applicable margin rates change.

Options, short sale positions and other financial products, arrangements or positions held in the same Margin Account may also contribute to your account's overall margin requirements, but holding those positions does not itself constitute borrowing under the Margin Lending Facility. The margin requirements for all positions are assessed together, and your account enters Margin Call if NLV falls below the account's Maintenance Margin requirement, regardless of whether MLF positions or non-MLF positions contributed to that requirement.

Example – Calculating the NLV, Initial Margin, Maintenance Margin and Liquidation Margin

A customer has $20,000 and holds no other assets with Moomoo. The customer buys 300 shares of ABC Limited at $100.00/share = $30,000. The purchase uses the customer's $20,000 and $10,000 borrowed under the Margin Lending Facility.

After the purchase:

- Collateral: 300 shares × $100 = $30,000.
- Amount borrowed: $10,000.
- Net Liquidation Value (NLV): $30,000 − $10,000 = $20,000.

Assume the shares have an Initial Margin rate of 50%, Maintenance Margin rate of 45% and Liquidation Margin (also called Soft Edge Margin) rate of 40%. The margin requirements are:

- Initial Margin: $30,000 × 50% = $15,000.
- Maintenance Margin: $30,000 × 45% = $13,500.
- Liquidation Margin: $30,000 × 40% = $12,000.

The customer's NLV of $20,000 exceeds the Initial Margin requirement of $15,000, so the purchase satisfies that requirement. It also satisfies the Maintenance Margin and Liquidation Margin requirements.

These dollar margin requirements change as the market value of the share changes, even if the applicable margin percentages remain unchanged. NLV also changes as the value of the shares or the amount borrowed changes.

This example is illustrative only. All amounts are in Australian dollars. For simplicity, the example assumes the customer holds no other positions and has sufficient approved credit available and does not take into account any interest, fees or other charges. Actual margin rates may differ between securities and may change.

Margin call

5.7 If your NLV falls below the Maintenance Margin, your Margin Account will be in **Margin Call**.

5.8 A Margin Call can occur where:

(a) The market value of the securities in your Margin Account falls to a level below the Maintenance Margin.

(b) We increase the Maintenance Margin on the portfolio of securities which you have borrowed funds to purchase or otherwise hold as Collateral to a level which exceeds your NLV.

(c) The amount you have borrowed under the Margin Lending Facility increases – for example, where the interest on your Margin Lending Facility is capitalised in your margin loan.

5.9 If a Margin Call occurs, we will take reasonable steps to notify you, including through one or more of in-app notification, push notifications, emails and phone call. This notification will specify the time and date by which you must take action to rectify the Margin Call.

5.10 You can rectify the Margin Call by repaying some or all of your loan balance, providing additional Collateral or arranging to sell or dispose of Collateral and applying the proceeds to reduce your loan balance.

5.11 If you do not rectify the Margin Call within the time specified, we may sell, close-out or liquidate all or part of your positions in any of your accounts held with us. We will generally require a Margin Call to be rectified within two Business Days, although a shorter period may apply. If NLV falls below Liquidation Margin before that deadline, we may liquidate positions without waiting for the deadline to expire.

Example – A Margin Lending Facility in Margin Call

Continuing the previous example, the customer holds 300 shares in ABC Limited and owes $10,000 under the Margin Lending Facility. The share price falls from $100 to $60. The Initial Margin rate remains 50%, Maintenance Margin rate 45% and Liquidation Margin rate 40%.

The account now has:

- Collateral: 300 shares × $60 = $18,000.
- NLV: $18,000 − $10,000 = $8,000.
- Initial Margin: $18,000 × 50% = $9,000.
- Maintenance Margin: $18,000 × 45% = $8,100.
- Liquidation Margin: $18,000 × 40% = $7,200.

NLV is below Maintenance Margin, so the Margin Account enters Margin Call. Although the shortfall against Maintenance Margin is only $100, the customer must restore NLV to at least Initial Margin to resolve the call. This rebuilds a buffer against further adverse price movements.

In this example, Moomoo notifies the customer that they must rectify the Margin Call within two business days. Depending on how the customer responds to Moomoo's Margin Call, this may lead to the following possible scenarios:

Scenario 1 — the customer pays additional cash

The customer pays $1,000 into the account and applies it to reduce the amount borrowed from $10,000 to $9,000. The share price remains $60.

- Collateral: 300 shares × $60 = $18,000.
- Amount borrowed: $10,000 − $1,000 = $9,000.
- NLV: $18,000 − $9,000 = $9,000.
- Initial Margin: $18,000 × 50% = $9,000.

NLV now equals Initial Margin, and the Margin Call is resolved.

Scenario 2 — the customer sells some shares

The customer sells 50 shares at $60 per share and applies the $3,000 proceeds to reduce the amount borrowed. The customer now holds 250 shares and owes $7,000.

- Collateral: 250 shares × $60 = $15,000.
- Amount borrowed: $10,000 − $3,000 = $7,000.
- NLV: $15,000 − $7,000 = $8,000.
- Initial Margin: $15,000 × 50% = $7,500.

NLV remains $8,000 because the value of the shares held and the amount borrowed have both fallen by $3,000. However, the smaller shareholding reduces Initial Margin to $7,500. NLV now exceeds Initial Margin by $500, and the Margin Call is resolved. The sale realises a loss of $2,000 on the 50 shares sold, which were originally purchased for $100 each.

Scenario 3 — the customer takes no action and the share price falls further

The customer takes no action in response to the Margin Call. On the third business day the share price falls further from $60 to $50.

- Collateral: 300 shares × $50 = $15,000.
- Amount borrowed: $10,000.
- NLV: $15,000 − $10,000 = $5,000.
- Initial Margin: $15,000 × 50% = $7,500.
- Maintenance Margin: $15,000 × 45% = $6,750.
- Liquidation Margin: $15,000 × 40% = $6,000.

As NLV is now below Liquidation Margin, Moomoo takes liquidation action immediately, with the requirement to restore NLV to at least the Initial Margin applicable to the remaining positions.

In this example, Moomoo sells all 300 shares at $50 each, producing $15,000. Of this, $10,000 repays the borrowing, leaving $5,000 cash and no remaining shares or borrowing. With no

remaining positions, Initial Margin is zero. The account therefore satisfies the restoration requirement. The customer has lost $15,000 of their original $20,000, or 75%, although the share price has fallen by 50%.

For simplicity, these scenarios exclude interest, fees and other charges and assume the cash repayment and sale proceeds are applied to the borrowing without delay. Actual execution prices and processing times may differ. Moomoo may liquidate some or all positions. A Liquidation Margin threshold does not guarantee an execution price or limit the customer's losses.

6. Significant risks of using a Margin Lending Facility

6.1 The risk for potential losses when using a Margin Lending Facility can be substantial. You should consider seeking independent financial product advice from a competent financial adviser in relation to any trading you undertake when using a Margin Lending Facility as mentioned in section 2.1 above.

6.2 The following are some of the significant risks associated with using a Margin Lending Facility:

(a) **Leverage increases the risk of loss**: A relatively small market movement can lead to a proportionately much larger movement in the value of your position due to leverage, and this can work against you and magnify your losses.

(b) **Close out risk**: We may close out your positions in certain circumstances, as set out in the Terms and Conditions (including, for example, if you fail to meet a Margin Call on time).

(c) **Market risk**: When you trade on leverage, the value of your positions is highly dependent on the liquidity on, and volatility of, the market operated by the relevant exchange. This means the value of your positions can fluctuate significantly, and there is the risk that you (or we, in the case of a failure to meet a Margin Call) may not be able to close out open positions at the time or price you would prefer or wish.

(d) **Systems risk**: We cannot guarantee that your use of the Platform will be free of error. It is your responsibility to ensure that you have a stable internet and that you avoid trading where you are experiencing network issues. You and Moomoo AU (as your broker) are also exposed to the risk of system failures by relevant exchanges and their clearing houses. System risks are an inherent risk of trading in an online environment and Moomoo AU does not accept liability for system errors.

(e) **Default risk**: The Terms and Conditions specify a number of circumstances which constitute a Default (see section 1.1 of the Terms and Conditions). If a Default occurs. Moomoo has extensive rights including, for example, to terminate the Margin Lending Facility or to sell or liquidate your securities or other Collateral.

7. Using a Margin Lending Facility

7.1 Before using a Margin Lending Facility, you must read and ensure that you understand the content of this PDS, our Client Services Agreement and any other related documents, such as the Terms and Conditions, FSG and Target Market Determination, all of which are available on our Website.

7.2 By applying to us to obtain a Margin Lending Facility, you confirm that you have read and understood and these documents and accepted the Terms and Conditions for using a Margin Lending Facility.

7.3 To assess whether you have a good understanding of the features and risks associated with using a Margin Lending Facility and whether this is suitable for you, we may ask you for information about your previous trading experience, your knowledge of trading on leverage or your employment status or income. All prospective clients seeking to obtain a Margin Lending Facility must pass our suitability criteria. It is important that all information you provide us is true and correct.

7.4 If we accept your application, this is not personal advice, nor is it a recommendation to trade using a Margin Lending Facility. You confirm that you have completed the application accurately and truthfully and will inform us of any changes to your circumstances.

7.5 We may at any time decide to terminate our agreement with you with respect to your use of a Margin Lending Facility if we consider, in our discretion, that further use of the Margin Lending Facility is not suitable for you (including, for example, if you cease to be within the target market as set out in our Target Market Determination) or otherwise in accordance with our Terms and Conditions.

8. Account termination

8.1 Moomoo AU may suspend or terminate your Margin Account and your access to the Margin Lending Facility in accordance with our Terms and Conditions.

8.2 If you decide to terminate your Margin Account, your Margin Account will be set to reduce only and can only be closed once all positions are closed and all cash is withdrawn. You should consider closing all positions and withdrawing all cash before submitting a Margin Account closure request.

9. Fees and costs

9.1 We charge a variable rate of interest on your loan balance which we publish and may update from time to time on our Website. You may be eligible to receive a discount on the variable rate of interest depending on the size of your Margin Lending Facility.

9.2 You must pay the fees and charges that apply to the Margin Lending Facility set out in the fee schedule for the facility. You may also incur brokerage costs where we liquidate your position. Interest accrues daily on the amount borrowed under the Margin Lending Facility and is payable in arrears on the last day of each month. Unpaid interest is added to the loan balance, increasing the amount you owe and reducing NLV. This may cause or worsen a Margin Call.

10. Disclosure of Interests

10.1 We do not have any relationships or associations which might influence our ability to provide you with our services. However, you may have been referred to us by a third party who may receive a commission, fee or other non-financial benefit. You may request particulars of any commission or benefits payable to a third party by contacting us directly. However, we will generally disclose such commission, fee or other non-financial benefit, prior to the conclusion of any transaction in accordance with our regulatory obligations.

11. Personal Information

11.1 We may collect and hold a range of personal information about you to provide you with our services. For example, we are required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) to collect certain personal information and to verify your identity. We are committed to ensuring that we comply with our obligations under the Privacy Act 1988 (Cth). For more information on what information we collect, what we use this information for and how we handle and store your information, please refer to our Privacy Policy which is published on our Website.

11.2 If you are visiting our Website, our Privacy Policy (including our use of cookies) shall also apply to you. As a visitor, you will not be able to place orders on our Platform until you have applied, and we have accepted your application.

12. Insurance

12.1 Moomoo AU has arrangements in place to maintain adequate indemnity insurance as required by law. This insurance provides cover for claims made against us and our representatives. Please note that you do not have a direct claim under this insurance. Your claim will be submitted to us and will be handled in accordance with our complaints process.

13. Taxation

13.1 The taxation implications for you of trading through using a Margin Lending Facility will depend on your individual circumstances and other relevant factors.

13.2 Taxation laws are complex, and it is your responsibility to understand and consult a tax advisor before completing a transaction with us.

14. Dispute Resolution

14.1 If you have a complaint which you want us to investigate and resolve, you should contact us and let us know. Details about how we handle complaints can be found in our Complaint Policy which is available on our Website.

14.2 If your complaint is not resolved to your satisfaction within 30 days, you have the right to lodge a complaint with the Australian Financial Complaints Authority (**AFCA**), an approved external dispute resolution scheme, of which we are a member using the contact details below.

14.3 You can contact AFCA on the following details:

Address	GPO Box 3, Melbourne, Victoria 3001, Australia
Website	www.afca.org.au

Email	info@afca.org.au
Telephone	1300 56 55 62
Fax	(03) 9613 6399

For more information about submitting your complaint to the AFCA, please refer to the following link: https://www.afca.org.au/make-a-complaint