



AmInvest

AmFunds Management Berhad
198601005272 (154432-A)

AmFlexi Maturity 4 (the “Fund”)

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the Directors of AmFunds Management Berhad, and they have collectively and individually accepted full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that 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 Securities Commission Malaysia has authorised the issuance of the Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission of Malaysia recommends the Fund 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 AmFunds Management Berhad, the management company responsible for the Fund and takes no responsibility for the contents in 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. IF INVESTORS ARE UNABLE TO MAKE THEIR OWN EVALUATION, THEY ARE ADVISED TO CONSULT PROFESSIONAL ADVISERS.

PERSONAL DATA

As part of our day to day business, we collect your personal information when you apply to open an account with us, subscribe to any of our products or services or communicate with us. In return, we may use this information to provide you with our products or services, maintain our records or send you relevant information. We may use your personal information which includes information on any transactions conducted with us, for one or more of the following purposes, whether in Malaysia or otherwise:

- a. Assess your eligibility or suitability for our products which you had applied for and to verify your identity or financial standing through credit reference checks;
- b. To notify you of more and up to-date information such as improvements and new features to the existing products and services, development of new products, services and promotions which may be of interest to you;
- c. Manage and maintain your account(s) through regular updates, consolidation and improving the accuracy of our records. In this manner we can respond to your enquiries, complaints and to generally resolve disputes quickly so that we can improve our business and your relationship with us;
- d. Conduct research for analytical purposes, data mining and analyse your transactions / use of products and services to better understand your current financial / investment position and future needs. We will also produce data, reports and statistics from time to time, however such information will be aggregated so that your identity will remain confidential;
- e. Comply with the requirements of any law and regulations binding on us such as conducting anti-money laundering checks, crime detection / prevention, prosecution, protection and security;
- f. Enforcement of our rights to recover any debt owing to us including transferring or assigning our rights, interests and obligations under any of your agreement with us;
- g. In the normal course of general business planning, oversight functions, strategy formulation and decision making within AmBank Group;
- h. To administer and develop the Manager's and/or the Manager's associated companies within the AmBank Group business relationship with you;
- i. Outsourcing of business and back-room operations within AmBank Group and/or other service providers; and
- j. Any other purpose(s) that is required or permitted by any law, regulations, standards, guidelines and/or relevant regulatory authorities including with the trustee of the Fund.

Investors are advised to read our latest or updated Privacy Notice (notice provided as required under the Personal Data Protection Act 2010) available on our website at www.aminvest.com. Our Privacy Notice may be revised from time to time and if there is or are any revision(s), it will be posted on our website and/or other means of communication deemed suitable by us. However, any revision(s) will be in compliance with the Personal Data Protection Act 2010.

This Product Highlights Sheet only highlights the key features and risks of this Fund. Investors are advised to request, read and understand the prospectus which includes any supplementary or replacement prospectus of the Fund (“Prospectuses”) before deciding to invest.

The Fund has been certified as being Shariah-compliant by the Shariah Adviser appointed for the Fund.

PRODUCT HIGHLIGHTS SHEET

This Product Highlights Sheet is an important document:

- It is a summary of the salient information about the Fund.
- You **MUST NOT** invest in the Fund based on this Product Highlights Sheet alone. Please read the Prospectus before deciding to make an investment. If you do not have a copy, please contact us to ask for one.
- You should not invest in the Fund if you do not understand it or are not comfortable with the accompanying risks.

What is the Fund about?

AmFlexi Maturity 4 is a three (3)-year close-ended sukuk fund issued by AmFunds Management Berhad (the “Manager”) that seeks to provide regular income.

Who is the Fund suitable for?

The Fund is suitable for investors seeking:

- an investment that aims to provide regular income*;
- participation in the local and oversea sukuk market; and
- potentially higher returns than the AmBank Islamic Berhad 12-month Term Deposit-i rate (fixed as at Commencement Date).

Note: *Income distribution (if any) will be in the form of cash.

What am I investing in?

Fund Category	3-year close-ended sukuk fund
Fund Type	Income
Investment Objective	The Fund seeks to provide regular income. <i>Note: Any material change to the investment objective of the Fund would require unit holders' approval.</i>
Investment Strategy	The Fund seeks to achieve its investment objective by investing a maximum of 95% of the Fund's net asset value (NAV) in both rated and/or unrated sukuk such as sovereign sukuk, quasi-sovereign sukuk and corporate sukuk. For rated sukuk, the Fund may invest in sukuk with a minimum credit rating of BB- or its equivalent as rated by a local or global rating agency at the time the purchase is made. The Fund may utilise Islamic financial derivatives (such as Islamic forward contracts) on a rolling basis solely for the purpose of hedging the Fund's exposure to foreign currency, if any. The Fund will invest in countries where the regulatory authority is an ordinary or associate member of International Organization of Securities Commissions (IOSCO). The Fund is actively managed. However, the frequency of its trading strategy will depend on investment opportunities. In the event of a credit rating downgrade below the stipulated minimum, the Manager reserves the right to hold the affected sukuk until its maturity if it is in the best interest of the Unit Holders. A credit downgrade generally will have no impact on the sukuk upon its maturity if credit default does not occur.
Asset Allocation	<ul style="list-style-type: none"> • A maximum of 95% of the Fund's NAV in sukuk; and • A minimum of 5% of the Fund's NAV in Islamic liquid asset such as cash, Islamic deposits and Islamic money market instruments. <p><i>Note: In adverse market, economic, political or any other condition which include times of market weakness and high redemption and as part of the temporary defensive strategy, the Fund may reduce the exposure in sukuk and increase its investments in Islamic liquid assets such as cash and other Shariah compliant permitted investments. During this period, the Fund's investment may differ from the stipulated asset allocation. The Manager may also deviate from the above asset allocation for the first two (2) months from the Fund's Commencement Date.</i></p>
Base Currency of the Fund	Ringgit Malaysia (RM)
Performance Benchmark	The Fund has a yearly target return which at least matches the AmBank Islamic Berhad 12-month Term Deposit-i rate (fixed as at Commencement Date).

	<p>You may visit http://www.aminvest.com/eng/IndividualInvestors/Pages/FundsBenchmark.aspx or call us at (03) 2032 2888 to find out about the AmBank Islamic Berhad 12-month Term Deposit-i rate as at Commencement Date.</p> <p>The risk profile of the Fund's investments is higher than the risk profile of the AmBank Islamic Berhad 12-month Term Deposit-i rate and consequently, the Fund is expected to outperform the AmBank Islamic Berhad 12-month Term Deposit-i rate. There is no guarantee that the Fund's performance will always outperform the benchmark.</p>
Launch Date	11 August 2020
Offer Price	RM1.0000 per unit
Offer Period	<p>11 August 2020 to 24 September 2020 (total of 45 calendar days).</p> <p><i>Note: The Manager reserves the right to determine a shorter Offer Period without prior notice. No units will be available for sale after the Offer Period. In addition, the Manager also reserves the right not to make investments for the Fund on the Commencement Date in the event the fund size is below RM50 million. In such case, the Manager shall return the subscription amount to the unit holders together with the entry charge.</i></p>
Commencement Date	The date on which investments of the Fund may first be made and is the date which falls on the seventh (7 th) business day after the expiry of the Offer Period.
Maturity Date	The date, which is the third (3 rd) anniversary of the Fund from the Commencement Date. However, the Fund is embedded with an Early Termination feature whereby the Fund may be terminated at the discretion of the Manager prior to the Maturity Date.
Early Termination Feature of the Fund	<p>The Fund is embedded with an Early Termination feature where the Fund may be terminated at the discretion of the Manager prior to the Maturity Date. The Manager may exercise the Early Termination feature if the Fund achieved total return of 12.00% and above.</p> <p><i>Note: Please refer to the prospectus of the Fund for further information regarding Early Termination of the Fund.</i></p>
Income Distribution	<p>Subject to availability of income, distribution will be paid once a year.</p> <p><i>Note: Income distribution (if any) will be in the form of cash.</i></p>

Shariah Investment Guidelines

The following are the Shariah Investment Guidelines for the Fund, which we are to strictly adhere to on a continuous basis. At all times, the Fund shall invest in activities and instruments that are allowed under Shariah principles and shall not invest in activities and instruments that are prohibited by Shariah principles based on the parameters of the applicable Shariah Advisory Council (SAC) and the Shariah Adviser.

1. Sukuk

Sukuk are certificates that provide evidence of an investment into an underlying asset or a project which is typically an income generating asset or project. The Fund will only invest in sukuk which is endorsed by the SAC of the Securities Commission Malaysia (SC), or approved by Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) and/or other Shariah boards/standards acceptable to the Shariah Adviser.

2. Islamic money market instruments

For investment in Islamic money market, the Fund may acquire any Islamic money market instruments based on the data available at:

- Bond Info Hub (www.bondinfo.bnm.gov.my)
- Fully Automated System for issuing/ tendering (<https://fast.bnm.gov.my>)

The Fund may also invest into any other Islamic money market instruments deemed Shariah-compliant by the SAC of the Bank Negara Malaysia (BNM) or the Shariah Adviser.

3. Investment in Islamic deposits

The Fund is also prohibited from investing in interest-bearing deposits and recognizing any interest income.

4. Islamic collective investment schemes (CIS)

The Fund shall invest in domestic and foreign Islamic CIS investing predominantly in sukuk. The domestic Islamic CIS must be approved by the SC. For the foreign Islamic collective investment schemes, it must be approved by the Shariah Adviser upon review of the necessary and relevant documentation.

5. Islamic financial derivatives

Financial derivatives that are endorsed by other Shariah advisers or committees must be approved by the Shariah Adviser upon review of the relevant documents e.g. principal terms and conditions and Shariah pronouncements or approvals.

6. Any other investments

For avoidance of doubt, any instruments which are not within the approved list above should be informed to the Shariah Adviser for the Shariah Adviser's approval. Where the Shariah Adviser request a change to the Shariah Investment Guidelines, it shall give the Manager a reasonable period of time to effect such change in the prospectus in accordance with the requirements of any applicable law and regulation.

Purification Process for the Fund

Shariah non-compliant investment

This refers to Shariah non-compliant investment made by the Manager. The said investment will be disposed of or withdrawn, within a month of knowing the status of the investment. If the investment resulted in gain (through capital gain and/or profit), the gain is to be channeled to baitulmal or any other charitable bodies of the Manager's choice as approved by the Shariah Adviser. If the disposal of the investment resulted in losses to the Fund, the losses are to be borne by the Manager.

Zakat (tithe) for the Fund

The Fund does not pay zakat on behalf of Muslim individuals and Islamic legal entities who are Unit Holders of the Fund. Thus, unit holders are advised to pay zakat on their own.

The investment portfolio of the Fund comprises of instruments that are classified as Shariah-compliant by the SAC of the SC and, where applicable by the SAC of the BNM. For instruments which are not classified as Shariah-compliant by the SAC of the SC and, where applicable by the SAC of the BNM, the instruments will be determined in accordance with the ruling by the Shariah Adviser.

Who am I investing with?

Manager	: AmFunds Management Berhad ("AFM")
Investment Manager	: AmIslamic Funds Management Sdn Bhd ("AIFM")
Trustee	: Deutsche Trustees Malaysia Berhad ("DTMB")
Trustee's Delegate (Custodian)	: Deutsche Bank (Malaysia) Berhad ("DBMB")
Shariah Adviser	: Amanie Advisors Sdn Bhd ("Shariah Adviser")
Taxation Adviser	: Deloitte Tax Services Sdn Bhd
Auditor	: Ernst & Young

All transactions with related parties are to be executed on terms which are best available to the Fund and which are not less favourable to the Fund than an arm's length transaction between independent parties. The Fund may have dealings with parties related to the Manager. The related parties defined are AIFM, AmInvestment Bank Berhad, AmInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad. The directors of AFM may have direct or indirect interest through their directorship in AIFM.

The Manager may conduct cross trades between funds and private mandates it currently manages provided that all criteria imposed by the regulators are met. Notwithstanding, cross trades between the personal account of an employee of the Manager and the Fund's account and between the Manager's proprietary trading accounts and the Fund's account are strictly prohibited. The execution of cross trade will be reported to the investment committee and disclosed in the Fund's report accordingly.

What are the possible outcomes of my investment?

Best Case	Capital appreciation and income distribution.
Mid Case	No significant change in investment i.e. no capital appreciation and no income distribution.
Worst Case	Capital loss and with no income distribution.

What are the key risks associated with the Fund?

General Risks associated with investing in a Unit Trust Fund

Market Risk	Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors resulting in a decline in the fund's net asset value.
Inflation Risk	This is the risk that investors' investment in the fund may not grow or generate income at a rate that keeps pace with inflation.
Manager's Risk	This risk refers to the day-to-day management of the fund by the manager which will impact the performance of the fund.
Non-Compliance Risk	This is the risk of the manager or the trustee not complying with their respective internal policies, the deed and its supplemental deed, securities law or guidelines issued by the regulators relevant to each party, which may adversely affect the performance of the fund.
Loan Financing Risk	This risk occurs when investors take a loan/financing to finance their investment. The inherent risk of investing with borrowed money includes investors being unable to service the repayments.
Country Risk	Investments of the fund in any countries may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the fund invests in.

Specific Risks associated with the Fund

Rate of Return Risk	Rate of return risk refers to the impact of rate of return changes on the valuation of fixed income instruments. When rate of return rises, fixed income instruments prices generally decline and this may lower the market value of the Fund's investment in fixed income instruments. The reverse may apply when rate of return falls.
Income Distribution Risk	The distribution of income is not guaranteed.
Liquidity Risk	Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavourable prices.
Counterparty Credit Risk	Counterparty credit risk is the risk arising from the possibility that the counterparty may default or not able to fulfill a trade settlement prior or on the settlement date of the trade. This could adversely affect the value of the Fund.
Credit and Default Risk	Credit risk relates to the creditworthiness of the issuers of the sukuk and/or Islamic money market instruments and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the instruments. In the case of rated sukuk and/or Islamic money market instruments, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of a sukuk and/or Islamic money market instruments either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the sukuk and/or Islamic money market instruments. This could adversely affect the value of the Fund.
Currency Risk	As the investments of the Fund may be denominated in currencies other than the base currency, any fluctuation in the exchange rate between the base currency and the currencies in which the investments are denominated may have an impact on the value of these investments.
Asset-liability Mismatch Risk	This is the risk of mismatch between the maturity date of the Fund and the maturity dates of sukuk that the Fund invests in. In the event the Fund holds sukuk which extends beyond the maturity date of the Fund, this mismatch may potentially result in a loss to the Fund if the Fund has to liquidate these sukuk at depressed valuations (which may be due to but not limited to bearish market condition, low market demand and high rate of return rate at the moment of liquidation) in order to repay the investors when the Fund matures.
Early Termination Risk	This is the risk of investor's investment in the fund being "terminated" earlier than expected, in the event it was launched and subsequently achieved a 12% total return. In such cases, investors may have to reinvest the monies returned to them into other investment vehicles or other investment instruments. These other investments in turn may not be able to match the rate of return that would have been provided by the Fund had the Fund not been terminated early.
Shariah Non-Compliance Risk	This is the risk of the Fund not conforming to Shariah Investment Guidelines. The appointed Shariah Adviser for the Fund would be responsible for ensuring that the Fund is managed and administered in accordance with Shariah Investment Guidelines. Note that as the Fund can only invest in Shariah-compliant instruments, non-compliance may adversely affect the NAV of Fund when the rectification of non-compliance results in losses.

Note: The above mentioned risks which investors should consider before investing into the Fund should not be considered to be an exhaustive list. Investors should be aware that investments in the Fund may be exposed to other unforeseeable risks from time to time. Investors are advised to consult their professional adviser. Please refer to the Prospectus under "Risk Factors" for further details on risks.

Please note that if you invest in units through a distributor via a nominee system of ownership, you will not be deemed a unit holder under the deed of the Fund.

What are the fees and charges involved?

There are fees and charges involved and you are advised to consider them before investing in the Fund.

What will I be charged by AFM?

Entry Charge	Distribution Channel	Entry Charge*
	Direct Sales	Up to 3.00% of the Offer Price
	Institutional Unit Trust Scheme Adviser (IUTA)	Up to 3.00% of the Offer Price
	<p>Notes: Entry charge is negotiable. All staff of AmBank Group will be charged 1.50% of the Offer Price as entry charge.</p>	
Exit Penalty	Up to 3.00% of NAV per unit of the Fund.	
	<p>Notes: The proceeds of exit penalty will be retained by the Fund. Unit holders will not be subject to an exit penalty fee as a result of Early Termination of the Fund.</p>	
Transfer Fee	Nil.	
Bank Charges/Fees	Bank charges or fees, if any, will be borne by you.	
Switching Fee	Switching facility is unavailable for the Fund.	

What are the key ongoing fees charged to the Fund?

Annual Management Fee	Nil.
Annual Trustee Fee	Up to 0.03% p.a. of the NAV of the Fund (excluding foreign sub-custodian fee and charges, where applicable)
Fund Expenses	<p>The Fund's expenses currently include but are not limited to:</p> <ul style="list-style-type: none"> • audit fees; • tax agent's fees; • Shariah Adviser's fee; • printing and postages of annual and interim reports; • bank charges; • investment committee fee for independent members; • lodgement fees for Fund's reports; • foreign custodians' charges (if any); • fees paid to brokers or dealers (if any); and • other expenses as permitted by the deed.

Note: Unless stated otherwise, all fees, charges and/or expenses disclosed in the Product Highlights Sheet are exclusive by way of example and not limitation; goods and services tax, value added tax, consumption tax, levies, duties and other taxes as may be imposed by the Government of Malaysia from time to time (collectively known as "Taxes"). If these fees, charges and/or expenses are subject to any Taxes, such Taxes shall be borne and payable by the unit holders and/or the Fund (as the case may be) at the prevailing rate, including any increase or decrease to the rate, in addition to the fees, charges and/or expenses stated herein.

You are advised to consider the fees and charges involved before investing in the Fund. Unit prices and distributions, if any, may go down as well as up.

How will I be notified of any increase in fees and charges?

- A written communication will be sent to unit holders to notify of the higher rate and its effective date; and
- A supplementary or replacement prospectus will be registered and issued (where applicable).

How often are valuations available?

We publish updated information on our website www.amininvest.com; and the NAV per unit of the Fund for every Wednesday is sent to the Federation of Investment Managers Malaysia (FIMM), in order for it to be published in major newspapers, on the next business day.

How can I invest in or exit from this investment?

How can I invest in this investment?

An investor may submit an application to the Manager on any business day during the Offer Period with complete documentation subject to the minimum initial investment amount and minimum additional investment amount (or such amount as the Manager may from time to time decide).

Minimum Initial Investment	RM5,000
Minimum Additional Investment	RM5,000
Submission of Application	<p>Monday to Friday (except public holiday) during the Offer Period.</p> <p><i>Note: No units will be available for sale after the Offer Period.</i></p>
Cut-off Time	<ul style="list-style-type: none"> • If an application with complete documentation is accepted by us or our appointed distributors before 4.00 p.m. on a business day, it will be processed at the closing NAV per unit of the same business day. • If an application with complete documentation is accepted by us or our appointed distributors after 4.00 p.m. on a business day or on a non-business day, it will be processed at the closing NAV per unit of the next business day. <p><i>Notes:</i></p> <ul style="list-style-type: none"> • <i>The Manager reserves the right to reject any application that is unclear, incomplete and/or not accompanied by the required documents or proof of payment. Incomplete applications will not be processed until all the necessary information has been received.</i> • <i>You should note that different distributors may have different cut off times in respect of receiving application request. You are advised to contact the relevant distributors to obtain further information and should check with the relevant distributors on their cut off time in respect of receiving application request.</i>
Cooling-off Right	<p>If you make an investment and later decide that the investment does not suit your needs, you may withdraw your money within the cooling-off period. You should be aware that the cooling-off right is only available on your first investment with the Manager. Subsequent investments will not enjoy this right. The cooling-off right is not available to corporation/institution, staff of the Manager and persons registered to deal in unit trust funds of the Manager.</p>

Cooling-off Period	You may exercise cooling-off rights within six (6) business days of making the investment. This is however, only available on your first investment with the Manager.
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Note: The Manager reserves the right to change the stipulated amount from time to time. You may request for a lower amount subject to the Manager discretion to accept.

You should NOT make payment in cash to a unit trust consultant or issue a cheque in the name of a unit trust consultant

How can I exit from this investment?

An investor may withdraw all or part of their units on any business day subject to the minimum withdrawal and to maintain a minimum holding for partial withdrawal (or such units as the Manager may from time to time decide).

Minimum Redemption	5,000 units
Minimum Holding / Balance	1,000 units
Submission of Redemption Request	<p><u>During Offer Period</u> Monday to Friday (except public holiday)</p> <p><u>After Offer Period</u> Every Wednesday (if Wednesday is not a business day, then it will be the next business day)</p>
Cut-off Time	<ul style="list-style-type: none"> • If an application with complete documentation is accepted by us or our appointed distributors before 4.00 p.m. on a Wednesday, it will be processed at the closing NAV per unit of the same business day. • If an application with complete documentation is accepted by us or our appointed distributors after 4.00 p.m. on a Wednesday (which is a business day), it will be processed at the closing NAV per unit of the next Wednesday. <p><i>Notes:</i></p> <ul style="list-style-type: none"> • <i>The Manager reserves the right to reject any application that is unclear, incomplete and/or not accompanied by the required documents. Incomplete applications will not be processed until all the necessary information has been received.</i> • <i>You should note that different distributors may have different cut off times in respect of receiving redemption request. You are advised to contact the relevant distributors to obtain further information and should check with the relevant distributors on their cut off time in respect of receiving redemption request.</i>
Payment of Redemption Proceeds	Within ten (10) calendar days of processing the transaction form
Payment of Maturity Proceeds	Within one (1) calendar month from the Maturity Date or the date of early termination (in the event of Early Termination)

Note: The Manager reserves the right to change the stipulated amount from time to time. You may request for a lower amount subject to the Manager discretion to accept.

No redemption will be paid in cash under any circumstances.

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

1. If you have any complaints, you may direct your complaints to your personal adviser from the distributor or contact our customer service representative at 03-2032 2888. Alternatively, you can e-mail us at enquiries@aminvest.com. If you wish to write to us, please address your letter to:

AmFunds Management Berhad
9th & 10th Floor, Bangunan AmBank Group
No.55, Jalan Raja Chulan
50200 Kuala Lumpur

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 : 03-2282 2280
- (b) via fax to : 03-2282 3855
- (c) via e-mail to : 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

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

- (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 : Consumer & Investor Office
Securities Commission Malaysia
No 3 Persiaran Bukit Kiara
Bukit Kiara
50490 Kuala Lumpur

4. You can also direct your complaint to Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:

- (a) via phone to the Aduan Hotline at : 03 2092 3800
- (b) via fax to : 03 2093 2700
- (c) via e-mail to : complaints@fimm.com.my
- (d) via online complaint form available at www.fimm.com.my
- (e) via letter to : Legal, Secretarial & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-1, 6th Floor Wisma Tune
No. 19, Lorong Dungun Damansara Heights
50490 Kuala Lumpur