



AmFunds Management Berhad (154432-A)
(formerly known as AmInvestment Services Berhad)

Namaa' Asia-Pacific Equity Growth (the "Fund")

RESPONSIBILITY STATEMENTS

This Product Highlights Sheet has been reviewed and approved by the directors of AmFunds Management Berhad, 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, that there are no false or misleading statements, or omission of other facts which would make any statement in this Product Highlights Sheet false or misleading.

STATEMENTS 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 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 the AmFunds Management Berhad responsible for the Fund 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.

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 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. Perform shared services within AmBank Group such as audit, compliance, legal, human resource, finance and risk management;
- h. Outsourcing of business and back-room operations within AmBank Group; and
- i. 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 in which you invest.

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 (“Prospectus”) 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?

Namaa’ Asia-Pacific Equity Growth is a Shariah compliant equity feeder fund issued by AmFunds Management Berhad that aims to grow the value of investment in the longer term by investing in listed equities and equities related investments and other Islamic instruments that conform to the Shariah investment guidelines across Asia Pacific (ex-Japan) region.

Who is the Fund suitable for?

The Fund is suitable for investors seeking:

- a) investment exposure to Asia Pacific (ex-Japan);
- b) capital appreciation; and
- c) medium to long term investment goals

What am I investing in?

Fund Category	Feeder Fund (Shariah compliant Equity)
Fund Type	Growth
Investment Objective	The Fund seeks to grow the value of investment in the *Longer term by investing in listed equities and equities related investments and other Islamic instruments that conform to the Shariah investment guidelines across Asia Pacific (ex-Japan) region. *Note: Longer term refers to a period of 3 years and above.
Investment Strategy	A minimum of 95% of the Fund’s net asset value (“NAV”) will be invested in Am-Namaa’ Asia-Pacific Equity Growth.
Asset Allocation	A minimum of 95% of the Fund’s NAV will be invested in Am-Namaa’ Asia-Pacific Equity Growth while maintaining a maximum of 5% of the Fund’s NAV in liquid assets.
Base Currency of the Fund	Ringgit Malaysia (RM)
Performance Benchmark	Dow Jones Islamic Market Index Asia Pacific (ex-Japan) (obtainable from: www.aminvest.com)
Launch Date	15 August 2008
Income Distribution	Income distribution (if any) is incidental and will automatically be reinvested.

Target Fund's Information

Name of Target Fund	Am-Namaa’ Asia-Pacific Equity Growth
Management Company of Target Fund	AmFunds Management Berhad
Investment Manager of Target Fund	AmIslamic Funds Management Sdn Bhd
Domicile Country	Malaysia
Regulatory Authority of the Target Fund	Securities Commission Malaysia (“SC”)
Launch Date	11 August 2008
Investment Objective and Policies	The objective of the Target Fund is to grow the value of investment in the longer term by investing in listed equities and equities related investments and other Islamic instruments that conforms to the Shariah investment guidelines across Asia Pacific (ex-Japan) Region. The policy of the Target Fund is to invest predominantly in shariah-compliant equities and other shariah-compliant investments and instruments. The Investment Manager of the Target Fund seeks to attain superior investment returns within the constraints of the relevant risk parameters. The style is active and focuses on strategic structuring of the portfolio. The investment philosophy is to select a core portfolio of growth and/or dividend stocks at a reasonable price with a three (3) years horizon coupled with a value approach to identify undervalued companies due to economic cycles which have been ignored relative to historical patterns.

The Investment Manager of the Target Fund is dedicated to thorough research on all fundamental aspects to investments. This involves close monitoring of the macro-economic environment as well as in-depth research on individual counters, bottom up research such as valuation driven stock selection; strong focus on company cash flow generation; country/sector focus is a significant driver of stock selection in the portfolio. In addition, there is a strong emphasis on a quantitative approach to investment decisions and stock selection.

However, the Investment Manager of the Target Fund may adopt temporary defensive strategy by maintaining 100% of the Target Fund's NAV in liquid asset/cash weightings that may be inconsistent with the Target Fund's principal investment and asset allocation strategy. This defensive strategy may be necessary to protect the Target Fund's investment in response to adverse market, economic, political, or any other conditions. However, adopting temporary defensive strategy may cause the Target Fund's investment to incur losses or fail to gain from the uptrend movement when the market rebound occurs. This will be done in consultation with the trustee and with the consent of the investment committee.

Shariah Investment Guidelines associated with the Target Fund

Al Rajhi Banking & Investment Corporation (Malaysia) Berhad (the "Shariah Adviser") is responsible for conducting an independent analysis on the Fund holdings and investment income to ensure that it is compliant with the Shariah investment guidelines as follows:-

1. Investment in shares:

a. The investment of the Fund in shares must only be done in companies complying with these guidelines:

- (i) The objectives and activities of the company as stated by the memorandum of articles of the companies or as published officially are permissible by Shariah. It is not permissible to invest or trade in shares of companies that objectives as well as activities are not permissible (*muharramah*) e.g. companies producing liquor (*khamr*), tobacco or pork, gambling companies, *Riba*-based banks, companies involved in insolence (*mujun*) or pornography and funds investing in *Riba*-based bonds.
- (ii) If the objectives and activities of the company are permissible by Shariah but it is involved in some non-permissible investment either in other companies or securities etc, then such investment must not exceed 20% of its 12 months trailing total market capitalisation of the company as long as it is not less than the total asset of the company. The market capitalization of the company is taken from the shortest period possible/practicable.
- (iii) The company should finance its activities and investment through Shariah compliant financing methods, however if a company finances its activities and investment through Shariah non-compliant financing methods such as from *Riba*-based financing or by issuing *Riba*-based bonds, then such financing should not exceed 30% of its 12 months trailing total market capitalisation of the company as long as it is not less than the total asset of the company. This is said with the knowledge that *Riba* is *haram* no matter what the amount is.
- (iv) Income arising out of *haram* sources must not exceed 5% of total income of the company, regardless whether the income arises from *Riba*-based investment, *haram* activities, ownership of something *haram* etc. If there is income that cannot be determined of its status, such income is to be regarded as *haram*.
- (v) The account receivables of the company **must not exceed** 45% of the 12 months trailing total market capitalisation.
- (vi) The cash and interest-bearing securities of the company **must not exceed 30%** of the 12 months trailing total market capitalisation.

b. Permission to trade and invest in such shares is given based on necessity (*hajat*), when and if there are enough companies that do not engage in such activity and the necessity (*hajat*) of the society or nation (*ummah*) can be fulfilled, investment in these shares must cease and investment should only be made in companies that are not involved in such *haram* activity. Permission to trade and invest in such shares is also given based on *maslahah* (public interest) and *umum balwa* (common plight).

c. The activities and financial information of the companies referred to in determining its status must be of the latest financial report (annual) audited or unaudited.

d. Permission to trade and invest in shares is given in respect to ordinary shares only, other types of shares and instruments such as preference shares, loan stocks or warrants are prohibited, unless and otherwise such other type of share and instrument is approved by the Shariah Adviser.

e. The list of shares after being filtered based on the criteria mentioned must be later approved and endorsed by the Shariah Adviser.

f. All shares held by the Fund must be reviewed annually using the same filter to determine the Shariah compliant status of the share. Notwithstanding that, if any share falls out of the criteria at any time, the shares must be disposed off.

g. If the status of the company changes (in which it does not meet the criteria anymore), the shares must be disposed off as soon as possible. In this regard, if on the date the status is known, the value of the shares held exceeds the original investment cost (which may include brokerage cost or other related transaction cost); such Shariah non-compliant shares must be liquidated. Any capital gain arising from the disposal of the Shariah non-compliant shares made at the day of the announcement can be kept by the Fund.

However, any excess capital gain derived from the disposal after the announcement day or the day the change of status is known at a market price that is higher than the closing price on the announcement day or the day the change of status is known should be channeled to charitable purposes.

However, the Fund is allowed to hold its investment in the Shariah non-compliant shares if the market price of the said shares is below the original investment cost. It is also permissible for the Fund to keep the dividends received during the holding period until such time when the total amount of dividends received and the market value of the Shariah non-compliant shares held equal the original investment cost. At this stage, the Fund must dispose of its holding of the shares.

h. Purification of any *haram* element in the shares must be done based on this guidelines :

- (i) Purification is done over two things:
 - a. Benefit of *Riba*-based loan (in cases where the companies obtain *Riba*-based loans).
 - b. *Haram* income, regardless of the sources.

The process of purification is done as follows:

- a. In the case of companies which are involved in *Riba*-based loans, purification of the benefit arising out of money obtained through *Riba*-based loans are done as follows:
 - i. Total amount of *Riba*-based loans of the company is divided over the company's assets;
 - ii. The result is then multiplied over total net dividend receiving by the Fund;
 - iii. The result would be total net dividend received by the Fund arising out of *Riba*-based loans;
 - iv. The amount would then be divided into two and one part of it is to be purified. The dividend arises out of capital and labour and the portion arising out of the capital must be channelled because the capital was obtained from non-Shariah compliant source while the portion arising out of the labour is allowed to be kept because the business activities are permissible. Purification of benefit from *Riba*-based loan shall not be carried out when the companies are not paying any dividend. For short-term *Riba*-based loans, purification shall be carried out in accordance with the tenure of the loan over the financial period.
 - b. In case of non-permissible or *haram* income, purification must be carried out on the income totally regardless of the source of income or whether the company has gained profit or otherwise and whether dividend has been distributed or otherwise. In case where actual amount of the non-permissible or *haram* income could not be obtained, such amount shall be estimated accordingly. Purification in this scenario shall be carried out by dividing the total *haram* income over total shares of the company and multiplied by the average number of shares owned by the Fund during the period. The purification amount would then be pro-rated according to the period of holding.
- (ii) The Fund will adopt the method of purification which has been approved by the Shariah Adviser.
 - a. The purification exercise is done by channelling the purification amount to charitable purposes as advised by the Shariah Adviser and this exercise will be performed when relevant information has been obtained.
 - b. It is not permissible to benefit from *haram* element in whatever ways i.e. *zakat* or *sadaqah* cannot be given from it; taxes should not be paid out of it, or to use it for marketing or any other purposes.
 - c. It is an obligation of the Investment Manager to perform the purification of the Fund.
 - d. The calculation of the purification amount must further be endorsed by the Shariah Adviser for verification before the purification is done.

- 2. Investments in Sukuk or other instruments must only be done in Sukuk or instruments approved by the Shariah Adviser.
- 3. For the purpose of operating the Fund, any accounts opened for the Fund must only be opened at Al Rajhi Bank or at any other banks as advised by the Shariah Adviser.
- 4. For the purpose of operating the Fund, any agreement entered into by the Manager with any other parties must be approved by the Shariah Adviser.
- 5. The Manager must provide the Shariah Adviser with monthly report on the holding of the Fund and transactions entered into for the Fund during the month.
- 6. The investment and operations of the Fund and any interpretation and enforcement of any agreement and law relating to the Fund must always be in accordance with Shariah principles.
- 7. The investment portfolio of the Fund comprises securities which had been classified as Shariah compliant by the Shariah Advisory Council ("SAC") of the SC. For securities not certified by the SAC of the SC, the securities had been determined in accordance with the ruling by the Shariah Adviser.

Who am I investing with?

Manager	: AmFunds Management Berhad (formerly known as AmInvestment Services Berhad) ("AFM")
Manager's Delegate (as fund accounting and valuation service provider)	: Deutsche Bank (Malaysia) Berhad ("DBMB")
Investment Manager	: AmIslamic Funds Management Sdn Bhd ("AIFM")
Trustee	: Deutsche Trustees Malaysia Berhad ("DTMB")
Trustee's Delegate (Custodian)	: Deutsche Bank (Malaysia) Berhad ("DBMB")
Taxation Advisor	: Deloitte Tax Services Sdn Bhd
Shariah Adviser	: Al Rajhi Banking & Investment Corporation (Malaysia) Berhad
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 on 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, AmBank (M) Berhad and AmBank Islamic Berhad.

The directors of AFM may have direct or indirect interest through their directorship in AIFM.

The Trustee has appointed DBMB as the custodian of the assets of the Fund. DBMB is a wholly-owned subsidiary of Deutsche Bank AG.

As the Trustee for the Fund, there may be related party transactions involving or in connection with the Fund in the following events:

- (1) Where the Fund invests in the products offered by Deutsche Bank AG and any of its group companies (e.g. money market placement, etc.);
- (2) Where the Fund has obtained financing from Deutsche Bank AG and any of its group companies, as permitted under the Securities Commission's guidelines and other applicable laws;
- (3) Where the Manager appoints DBMB to perform its back office functions (e.g. fund accounting and valuation); and
- (4) Where DTMB has delegated its custodian functions for the Fund to DBMB.

What are the possible outcomes of my investment?

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

What are the key risks associated with the Fund?

General Investment Risks

Market Risk	This is the risk of an investment in a Fund will lose value because of a general decline in financial markets, due to economic, political and/or other factors resulting the decline 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.
Non-compliance Risk	This is the risk of the Manager, the Investment 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.
Manager or Investment Manager's Risk	This risk refers to the day-to-day management of a unit trust fund by its manager or investment manager which will impact the performance of the Fund.
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.
Financing Risk	This risk occurs when an investor purchases a unit trust fund via financing. The inherent risk of investing with financing facility includes the investor being unable to service his financing repayments. In the event his units in the fund are used as collateral, the investor may be required to top-up his existing installment if the net asset of the fund falls below a certain level. Failing which, the units may be sold at a lower net asset value per unit as compared to the net asset value per unit at the point of purchase towards settling the financial obligation. .

Specific Risks associated with the Fund

Risk of a Passive Strategy	As the Fund adopts a passive strategy of investing a minimum of 95% of its NAV into the Target Fund at all times, this strategy would result in the Fund being exposed to the risk of its NAV declining when the Target Fund's net asset value declines.
Risk of not meeting the Fund's Investment Objective	This is the risk that the Fund may deviate from the intended investment objective.
Currency Risk	This is the risk associated with investments that are denominated in currencies that are different from the base currency of the Fund. When the currency of foreign investments depreciates against the base currency of the Fund, the NAV of the Fund will be adversely affected when the foreign investments are expressed in the base currency of the Fund. This is in addition to any capital gains or losses from the Fund's investment in the Target Fund.
Shariah Non-compliance Risk	This is the risk of the Fund not conforming to Shariah investment guidelines. Non-compliance may adversely affect the NAV of the Fund when the rectification of non-compliance results in losses.
Liquidity Risk	The Fund will be investing a minimum of 95% of its assets in the Target Fund. There may be exceptional circumstances, which could cause delays in the redemption of shares of the Target Fund and units of the Fund.

Specific Risks associated to the Target Fund

Stock Specific Risk	This is the risk of prices of securities fluctuate in response to the circumstances affecting individual companies.
Currency Risk	This is the risk associated with investments that are denominated in currencies that are different from the base currency of the Target Fund. When the currency of foreign investments depreciates against the base currency of the Target Fund, the NAV of the Target Fund will be adversely affected when the foreign investments are expressed in base currency of the Target Fund. This is in addition to any capital gains or losses from the investment.
Shariah Non-compliance Risk	This is the risk of the Target Fund not conforming to Shariah investment guidelines. Non-compliance may adversely affect the NAV of the Target Fund when the rectification of non-compliance results in losses.

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 unfavorable prices.
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Note: The abovementioned 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" and "The Information on the Target Fund" for further details on risks.

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	Maximum entry charge
	Direct Sales	Up to 5.00% of the NAV per unit of the Fund
	IUTA	Up to 5.00% of the NAV per unit of the Fund
<i>Note: All entry charges will be rounded up to two (2) decimal points. Investors are advised that they may negotiate for lower entry charge prior to the conclusion of sales. The Manager reserves the right to waive or reduce the entry charge from time to time at its absolute discretion. There will be no double charging of the entry fee for the Feeder Fund and Target Fund.</i>		
Exit Penalty	Nil	
Switching fee	For switches between any of the funds managed by AFM, you may be charged up to 6% of amount switched.	
Bank charges/fees	Bank charges or fees are incurred only upon withdrawals.	

What are the key ongoing fees charged to a Fund?

Annual Management Fee	Up to 1.80% per annum of the NAV of the Fund
Annual Trustee Fee	Up to 0.08% per annum of the NAV of the Fund

Note: All fees, charges and expenses disclosed in this Product Highlights Sheet are expressed on a Goods and Services Tax ("GST")-exclusive basis. Accordingly, to the extent that services provided are subject to GST, the amount of GST payable on any related fees, charges and/or expenses will be payable by the unit holder and/or the Fund (as the case may be) in addition to the fees, charges and expenses disclosed in this Product Highlights Sheet.

Target Fund Fees and Charges

Investors should note that the fees and charges provided below is not an exhaustive list payable by the Target Fund.

Management Fee	Currently the Target Fund charges a fee of 1.80% p.a. of the NAV of the Target Fund as a management fee. There will be no double charging of management fee.
Trustee Fee and Shariah Adviser Fee	There will be Trustee fee incurred at the Target Fund of up to 0.08% p.a. of the NAV of the Target Fund and Shariah Adviser fee of up to 0.04% p.a. of NAV of the Target Fund.

Note: All fees, charges and expenses disclosed in this Product Highlights Sheet are expressed on a Goods and Services Tax ("GST")-exclusive basis. Accordingly, to the extent that services provided are subject to GST, the amount of GST payable on any related fees, charges and/or expenses will be payable by the unit holder and/or the Fund (as the case may be) in addition to the fees, charges and expenses disclosed in this Product Highlights Sheet.

Note: 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;
- A supplementary or replacement prospectus will be registered and issued; and
- A notice period of 90 days will be given to the unit holders prior to the effective date of the new fees and charges.

How often are valuations available?

We publish updated information on our website www.aminvest.com. The NAV per unit of the Fund is sent daily to the Federation of Investment Managers Malaysia (FIMM) in order for it to be published in major newspapers.

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 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	RM1,000
Minimum Additional Investment	RM500
Submission of application	Monday to Friday (except public holiday)
Cut-off time	By 4.00 p.m. on a business day

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 minimum holding units unless it is a complete withdrawal (or such units as the Manager may from time to time decide).

Minimum Withdrawal	500 units
Minimum Holding	1,000 units
Submission of withdrawal notice	Monday to Friday (except public holidays)
Cut-off time	4.00 p.m. on a business day
Payment of withdrawal proceeds	By the 10th day of receipt of a repurchase notice.
Cooling-off Period and Rights	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, which is within six (6) business days of making the investment and on your first investment with the Manager. 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 non-individual corporation, institution, staff of the Manager and persons dealing in unit trust funds of the Manager.

No withdrawals will be paid in cash under any circumstances.

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

- For internal dispute resolution, you may contact our customer service representative:
 - via phone to : 03-2032 2888
 - via fax to : 03-2031 5210
 - via e-mail to : enquiries@aminvest.com
 - via letter to : AmFunds Management Berhad
Level 9 & 10, Bangunan AmBank Group
No.55, Jalan Raja Chulan
50200 Kuala Lumpur
- You can also direct your complaint to FIMM's Complaints Bureau:
 - via phone to the Aduan Hotline at : 03 2092 3800
 - via fax to : 03 2093 2700
 - via e-mail to : complaints@fimm.com.my
 - via online complaint form available at www.fimm.com.my
 - via letter to : Legal Department
Federation of Investment Managers Malaysia
19-06-1, 6th Floor Wisma Tune
No. 19, Lorong Dungun Damansara Heights,
50490 Kuala Lumpur
- 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):
 - via phone to : 03-2282 2280
 - via fax to : 03-2282 3855
 - via e-mail to : info@sidrec.com.my
 - 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 Securities Commission Malaysia (SC) even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Investor Affairs & Complaints Department:
 - via phone to the Aduan Hotline at : 03-6204 8999
 - via fax to : 03-6204 8991
 - via e-mail to : aduan@seccom.com.my
 - via online complaint form available at www.sc.com.my
 - via letter to : Investor Affairs & Complaints Department
Securities Commission Malaysia
No 3 Persiaran Bukit Kiara
Bukit Kiara
50490 Kuala Lumpur

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