

Date of Issuance / Updated: Dec 2018 / Nov 2020

This Document is to be read together with the TERMS AND CONDITIONS FOR RETAIL BONDS INVESTMENT SERVICES.

This Key Features Sheet only highlights the salient features and risks of Retail Bond Investment. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

RETAIL BONDS KEY FEATURES SHEET

Important Notes:

- ▶ This is an investment product. The investment decision is yours, but you should not invest in this product until the Bank's sales staff has explained to you that the product is suitable for you having regard to your financial situation, investment experience, investment objectives and concentration risk.
- ▶ Retail Bonds Investment is offered to Sophisticated Investors only. You must comply with FE Notices (previously known as FEA Rules) when investing in Foreign Currency denominated bonds.
- ▶ Retail Bonds is NOT equivalent to a bank deposit.
- ▶ Issuer's Risk –The return on bonds is linked to the credit of the Issuer and Guarantor, as applicable. The credit ratings assigned by credit rating agencies do not guarantee the creditworthiness of the Issuer and Guarantor, as applicable. In the event that the Issuer defaults, it is possible that you may lose all your investment, including the principal.
- ▶ Additional risks are disclosed in the section of 'Risk Factors' below and in the relevant fact sheet. Please refer to them for details.

This Key Features Sheet ("KFS") is designed to highlight what Bank of China (Malaysia) Berhad (the "Bank" or "BOCM") considers to be the key points you should know before you decide to invest in retail bonds (refer to debt securities of various descriptions and tenors). It is not exhaustive and must be read in conjunction with the 'Terms and Conditions for Retail Bonds Investment Services', the principal terms and conditions issued by the bond issuer (for Malaysia Ringgit "MYR" bonds) and the bond Fact Sheet.

BRIEF INFORMATION ON THE RETAIL BONDS

What is Retail Bonds?

A Bond is a Debt Securities, it is like a Memorandum of Understanding (M.O.U) between the Investor and the Bond Issuer. It is credit notes issued by governments, corporation or other issuer to Investor. Investor buy bond is lending the money to the Bond Issuer. In return, the Issuer will pay the Bond Coupon (for Bond with coupon feature) like an Interest within the Bond tenor and will pay back the Face Value/Nominal Value upon maturity. Retail Bonds Investment is offered to Sophisticated Investors (please refer to Terms and Conditions for details)

Types of Bonds

The types of bonds from different issuers can classified as plain vanilla bond, fixed rate bond, convertible, callable/extendable bond, floating rate bond, zero coupon bond, bonds with warrants, mortgage bonds, Islamic bonds, secured and unsecured bonds, and guaranteed bonds.

Why Bond?

Bond is one of the important elements in Investment Portfolio to lower the risk exposure while enjoying steady regular coupon pay-out. In general, bonds offer comparatively safe returns. At BOCM, we may from time to time offer bonds issued by government, quasi-government bodies and well-known corporations around the world denominated in MYR and major foreign currencies, including but not limited to USD, RMB, SGD and AUD. There is also a wide selection of tenors or term from which to choose, with various benchmark yields.

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The Advantages of BOCM

At BOCM, you can diversify your wealth into our special selected investment grade or equivalent bonds to enjoy steady regular income in local or foreign currency of your choice with affordable investment amount starting from MYR50,000.

All bonds invested through BOCM are under our appointed custody and our nominee service to ensure that all coupons earned are credited to your designated account with us.

PRODUCT SUITABILITY

Retail Bond is suitable for the investor who is looking for stable consistent income, capital preservation and lower risk. Retail bonds offer flexibility, small minimum denomination, foreign currencies exposure and convenient subscription. Investor will get back his/her capital if the Bond is held until maturity. However, it is subjected to Issuer's Credit / Default Risk. Foreign currency bonds investment is expose to Currency risk. Exchange rate fluctuations may have an adverse impact on the investment return. To better manage the concentration risk exposure, it is advisable to invest not more than 20% of your total asset into bond investment.

KEY PRODUCT FEATURES

How to calculate the return of a bond?

In general, bond prices will fall when interest rates rise, and vice versa. You should therefore be aware that the value of a bond could be higher or lower than the original face value when selling the bond before maturity. The total return on bonds is measured by the yield to maturity (YTM), which is calculated with reference to the sum of interest payments, principal amount receivable upon maturity, with respect to the purchase price and minus any charges, such as Processing Fee and Custodian Fee. In addition to interest rate movements, other factors affecting the return on bonds include the credit quality of issuer, term to maturity, liquidity of the market, and overall market conditions.

Do I need to hold the bonds until Maturity?

You may not hold the bonds until maturity and may trade the bonds in secondary market. However, bond trading in secondary market is expose to Liquidity risk. There may be no active buyer or lower Bond price that you may suffer a loss.

How to calculate the return of a bond if I sell before maturity?

In the event you sell the bond before Maturity/Call Date, the calculation of the total return bonds will be depending on the Bond Bid Price traded in secondary market and total coupon received. You may suffer a loss if the Bond Price is lower.

Example for Calculation of Profit and Loss for Selling Bonds based on Day Count Convention (Actual/Actual) before Maturity/Call Date:

Scenario 1:

Customer bought a Bond with 4.935% Coupon rate, RM1mil Nominal Value at Bond Offer Price 100.50 on 27/11/2017; and sold at Bond Bid Price 101.70 on 27/11/2020.

(Step 1) Buy Transaction: Complete settlement for the bond at price of 100.50% and nominal value of RM1,000,000 at 27/11/2017

Principal: Nominal Value x Bond Ask Price = RM1,000,000 x 100.50% = RM1,005,000

Last Coupon Date: 30/9/2017

Settlement Date (Buy): 27/11/2017

Next Coupon Date: 31/3/2018

Days Accrued: 58

Days Count Between Last Coupon Date and Next Coupon Date: 182

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Accrued Interest (Buy):

Days Accrued / Days Count Between Last Coupon Date and Next Coupon Date x Coupon Rate / Coupon Periodicity x Nominal Value

$$(58 / 182) \times (4.935\% / 2) \times 1,000,000 = \underline{\text{RM7,863.46}}$$

Total Amount Payable:

Principal + Accrued Interest (Buy)

$$\text{RM1,005,000} + \text{RM7,863.46} = \text{RM1,012,863.46}$$

Note: Bonds Issuer may have difference calculation formula of 'Accrued Interest'. Therefore, the Earmarked Amount may be varied with the final Settlement Amount.

(Step 2) Total Coupon Payments until Maturity / Call Date

$$\text{Nominal Value} \times \text{Coupon Rate} / \text{Coupon Periodicity} = \text{RM1,000,000} \times 4.935\% / 2 = \text{RM24,675}$$

$$\text{RM24,675} \times 6 \text{ (Number of Coupon receive until Maturity or Call Date)}$$

Total Cash Flows Received from Coupon Payments: **RM148,050**

** RM148,500 is gross cumulative coupon amount which yet to deduct Custodian Fee and TT charges for FCY Bonds.*

(Step 3) Sell Transaction: Complete settlement for the bond at price of 101.70% and nominal value of RM1,000,000 at 27/11/2020

$$\text{Principal: Nominal Value} \times \text{Bond Bid Price} = \text{RM1,000,000} \times 101.70\% = \underline{\text{RM1,017,000}}$$

Last Coupon Date: 30/9/2020

Settlement Date (Sell): 27/11/2020

Next Coupon Date: 31/3/2021

Days Accrued: 58

Days Count Between Last Coupon Date and Next Coupon Date: 182

Accrued Interest (Sell):

Days Accrued / Days Count Between Last Coupon Date and Next Coupon Date x Coupon Rate / Coupon Periodicity x Nominal Value

$$58 / 182 \times 4.935\% / 2 \times 1,000,000 = \underline{\text{RM7,863.46}}$$

Total Amount Receivable:

Principal + Accrued Interest (Sell)

$$\text{RM1,017,000} + \text{RM7,863.46} = \text{RM1,024,863.46}$$

(Step 4) Profit and Loss:

Total Positive Cash Flows (in RM terms):

Total Coupon Payments Received + Total Amount Receivable

$$\text{RM148,050} + \text{RM1,024,863.46} = \text{RM1,172,913.46}$$

Holding Period Return (in % terms):

Total Positive Cash Flows / Total Amount Payable - 1

$$(\text{RM1,172,913.46} / \text{RM1,012,863.46}) - 1 = 15.80\%$$

Holdings Period in Days:

$$\text{Days Between Settlement Date (Sell) and Settlement Date (Buy)} = 1096$$

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Holdings Period in Days:

Days Between Settlement Date (Sell) and Settlement Date (Buy) = 1096

Annualized Holding Period Return (in % terms):

$[1 + \text{Holding Period Return (in \% terms)}] ^ {(365 / \text{Holdings Period in Days})} - 1$
 $(1 + 15.80\%) ^ {(365/1096)} - 1 = \mathbf{5.01\%}$

Note: This illustration haven't factored in Custodian Fee charging p.a. and TT charges for FCY Bonds.

Scenario 2:

Customer bought a Bond with 4.935% Coupon rate, RM1mil Nominal Value at Bond Offer Price 100.50 on 27/11/2017; and sold at Bond Bid Price 80.70 on 27/11/2020.

(Step 1) Buy Transaction: Complete settlement for the bond at price of 100.50% and nominal value of RM1,000,000 at 27/11/2017

Principal: Nominal Value x Bond Ask Price = RM1,000,000 x 100.50% = RM1,005,000

Last Coupon Date: 30/9/2017

Settlement Date (Buy): 27/11/2017

Next Coupon Date: 31/3/2018

Days Accrued: 58

Days Count Between Last Coupon Date and Next Coupon Date: 182

Accrued Interest (Buy):

Days Accrued / Days Count Between Last Coupon Date and Next Coupon Date x Coupon Rate / Coupon Periodicity x Nominal Value

$(58 / 182) \times (4.935\% / 2) \times 1,000,000 = \mathbf{RM7,863.46}$

Total Amount Payable:

Principal + Accrued Interest (Buy)

RM1,005,000 + RM7,863.46 = RM1,012,863.46

(Step 2) Total Coupon Payments until Maturity / Call Date

Nominal Value x Coupon Rate / Coupon Periodicity = RM1,000,000 x 4.935% / 2 = RM24,675

RM24,675 x 6 (Number of Coupon receive until Maturity or Call Date)

Total Cash Flows Received from Coupon Payments: **RM148,050**

** RM148,500 is gross cumulative coupon amount which yet to deduct Custodian Fee and TT charges for FCY Bonds.*

(Step 3) Sell Transaction: Complete settlement for the bond at price of 80.70% and nominal value of RM1,000,000 at 27/11/2020

Principal: Nominal Value x Bond Bid Price RM1,000,000 x 80.70% = RM807,000

Last Coupon Date: 30/9/2020

Settlement Date (Sell): 27/11/2020

Next Coupon Date: 31/3/2021

Days Accrued: 58

Days Count Between Last Coupon Date and Next Coupon Date: 182

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Accrued Interest (Sell):

Days Accrued / Days Count Between Last Coupon Date and Next Coupon Date x Coupon Rate / Coupon Periodicity x Nominal Value

$$58 / 182 \times 4.935\% / 2 \times 1,000,000 = \underline{\text{RM7,863.46}}$$

Total Amount Receivable:

Principal + Accrued Interest (Sell)

$$\text{RM807,000} + \text{RM7,863.46} = \text{RM814,863.46}$$

(Step 4) Profit and Loss:

Total Positive Cash Flows (in RM terms):

Total Coupon Payments Received + Total Amount Receivable

$$\text{RM148,050} + \text{RM864,863.46} = \text{RM962,913.46}$$

Holding Period Return (in % terms):

Total Positive Cash Flows / Total Amount Payable - 1

$$(\text{RM962,913.46} / \text{RM1,012,863.46}) - 1 = -4.93\%$$

Holdings Period in Days:

Days Between Settlement Date (Sell) and Settlement Date (Buy) = 1096

Annualized Holding Period Return (in % terms):

$[1 + \text{Holding Period Return (in \% terms)}] ^ {(365 / \text{Holdings Period in Days})} - 1$

$$(1 + -4.93\%) ^ {(365/1096)} - 1 = \underline{\underline{-1.67\%}}$$

Note: This illustration haven't factored in Custodian Fee charging p.a. and TT charges for FCY Bonds.

How can I collect my coupon payments?

Once the payment is received from the relevant custodian on or after the coupon payment date, the Bank will ensure all coupon earned is credited to your settlement account tagging with the Investment Portfolio Account (IPA). Coupon will be payable in Net Amount after the deduction of the Custodian Fee capped at 0.1% p.a. Coupon from Foreign Currency Bond will be payable in Net Amount after the deduction of the Telegraphic Transfer (TT) charges and Custodian Fee capped at 0.1% p.a.

What is Accrued Interest?

'Accrued Interest' is the portion of the interest accumulated and earned from the last coupon payment to the date you buy/sell the bond. This amount of interest must be paid by you to the sellers of the bonds when you buy the bond; and you will receive this amount of interest from the next coupon payment. On the other hands, this amount of interest must be received by you from the buyers of the bonds when you sell the bond calculated from the last coupon payment to the date you sell the bonds. The calculation of the interest will be based on Bond Settlement Date. Bonds Issuer may have difference calculation formula of 'Accrued Interest'. Therefore, the amount earmarked when submit Buy Order; estimated settlement amount when place Sell Order may be varied with the final Settlement Amount.

KEY RISKS

1. General Securities Risk: Any trading in securities carries investment risks. Past performance of any investment is not necessarily indicative of future performance.
2. Credit Risk: The return on bonds is linked to the credit of the Issuer and Guarantor, as applicable. The credit ratings assigned by credit rating agencies do not guarantee the creditworthiness of the Issuer and Guarantor, as applicable. In the event that the Issuer defaults, it is possible that you may lose all your investment, including the principal.

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3. **Interest Rate Risk:** Changes in interest rates may have a significant impact on the market price of the bonds. For example, bond prices generally fall when interest rates rise - In this situation, you may incur a loss from the decrease in market price of the bonds if you sell the bonds before the final maturity date.
4. **Liquidity Risk:** The bonds are designed to be held to maturity and there may be no active secondary market quotations for the bonds. If you try to sell your bonds before maturity, it may be difficult or impossible to find a buyer, or the sale price may be much lower than the amount you had invested.
5. **Currency Risk:** For bonds not denominated in your home currency, if the currency in which the bonds are denominated depreciates against your home currency during your holding period, and if calculated and settled in your home currency, exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed), the investment return.
6. **Tenor Risk:** The bonds have a specified investment period. The longer the investment period of the bonds, the more likely changes in interest rates, exchange rates, market environments and the Issuer's financial and operating conditions which may affect the bond value during the investment period.

FEE AND CHARGES

The Bank's authorised Bond Dealer is charging a Processing Fee that included in the Bond Price; the Custodian is charging the Custodian Fee of 0.1% p.a which will minus from the Coupon/Maturity Payment or Sales Proceeds, if any. The Bank is earning the commission from the Processing Fee charged. You shall factor in all the fee and charges to calculate your investment return, if you decided to sell the bonds before maturity, you may suffer a loss. Please also take note on the Telegraphic Transfer (TT) Charges deduct from the Coupon, Maturity and Sales Proceeds for Foreign Currency denominated bonds.

How Do I calculate the estimated payable amount for a bond purchase?

The formula is: $[(\text{Nominal Value} * \text{Maximum Bond Price}) / 100] + \text{Indicative Accrued Interest}$

We are recommended to set maximum Bond Offer Price with 3% buffer (unless otherwise stated) into estimated earmark amount when you place the buy order; minimum Bond Bid Price with 3% buffer (unless otherwise stated) when you place sell order. This buffer is to cater for changes in market prices to secure the trade. Once the order successfully placed, we will release the earmarked amount and proceed to debit the final payment amount from your designated account.

Note: "Accrued interest" is an amount paid to the seller of the bond to compensate for his / her loss of the expected coupon to be received. The buyer will be received from next Coupon Payment.

What is Custodian Fee?

The custodian fee is imposed by the Bond Dealer as charges payable to the Custodian Bank for performing custody services, including but not limited to safekeeping or holds the bonds on behalf of the client. On this note, Bank of China Malaysia Bhd merely assisting to deduct the custodian fee from customers payable directly to iFAST Capital Sdn Bhd. With effective 1 October 2019, the Bank's authorized Bond Dealer (CMSL holder), namely iFAST Capital Sdn Bhd (Co. no. 782978-H) will begin to impose Bond Custodian Fee on all bond custody involving Malaysia government securities, foreign government bonds and local/foreign corporate bonds (collectively, the "Bond Transaction").

The Custodian Fee to be imposed in accordance with the terms below:

- 1) Bond Transaction performed on or after 1st October 2019;
Custody fee will be imposed with effective 1 Oct 2019.

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- 2) Bond Transaction performed prior 1st October 2019;
Custody fee will be imposed with effective 1st April 2020.
- 3) The formula of the custodian fee is calculated as of follows:
Total nominal value x (0.10/100 /12 / Number of days in the month)
- 4) The custodian will be accrued daily and due on quarterly basis. The deduction will be made from upcoming coupon payment, maturity payout and/or sales proceeds of Sell Order.
 - a) Custodian Fee accrued as at last quarter will be deducted from:
 - ✓ Coupon Payment
 - ✓ Sales Proceeds from partial Sell Order
 - b) Custodian Fee accrued till Settlement Date will be deducted from:
 - ✓ Maturity Payment
 - ✓ Sales Proceeds from full Sell Order
- 5) Below is an illustration on the custodian fee calculation:
Assume Coupon Payment Received: In end of Apr and Oct.
Nominal Value: 100,000; Coupon Rate: 4.736% and Settlement Date: 28 Jan.

Quarter	Month	Custodian Fee	Sum (Q)	Coupon Payment - Custodian Fee = Coupon Payout
Q1	Jan	1.08	17.74	
	Feb	8.33		
	Mar	8.33		
Q2	Apr	8.33	25.00	2,368.00 - 17.74 = 2,350.26
	May	8.33		
	Jun	8.33		
Q3	Jul	8.33	25.00	
	Aug	8.33		
	Sep	8.33		
Q4	Oct	8.33	25.00	2,368.00 - 50.00 = 2,318.00
	Nov	8.33		
	Dec	8.33		

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CONTACT INFORMATION

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

1. For internal dispute resolution, you may contact:
Bank of China (Malaysia) Berhad
Customer Service at +603 2059 5566
<http://www.bankofchina.com/my>
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 the Securities Commission Malaysia 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.

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