

Date of issuance: 31 December 2019

Product Highlights Sheet

Principal China Multi Asset Income Fund

(formerly known as CIMB-Principal China Multi Asset Income Fund)

Responsibility Statement

This Product Highlights Sheet has been reviewed by the directors or authorised committee or persons approved by the board of Principal Asset Management Berhad. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omissions of other facts which would make any statement in the Product Highlights Sheet false or misleading.

Statements of Disclaimer

The relevant information and document in relation to the Principal China Multi Asset Income Fund, including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgement of the relevant information and document in relation to the Principal China Multi Asset Income Fund, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Principal China Multi Asset Income 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 Principal Asset Management Berhad responsible for the Principal China Multi Asset Income 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.

The Manager

Principal Asset Management Berhad (formerly known as CIMB-Principal Asset Management Berhad) ("Principal Malaysia") holds a Capital Markets Services License for fund management and dealing in securities restricted to unit trust under the Capital Markets and Services Act 2007 and specializes in managing and operating unit trusts for investor, both institutional and retail. Principal Malaysia's responsibilities include managing investment portfolios by providing fund management services to insurance companies, pension funds, unit trust companies, corporations and government institutions in Malaysia. In addition, Principal Malaysia is an approved private retirement scheme provider in Malaysia. Principal Malaysia originally commenced its operations as a unit trust company in November 1995.

This Product Highlights Sheet only highlights the key features and risks of this unlisted capital market product. We recommend that you read this Product Highlights Sheet together with the Information Memorandum for Principal China Multi Asset Income Fund dated 31 December 2019 and its supplementary (if any). Sophisticated Investors are advised to request, read and understand the Information Memorandum before deciding to invest.

Brief Information on Principal China Multi Asset Income Fund

Principal China Multi Asset Income Fund is wholesale feeder fund issued by Principal Malaysia. The Fund aims to provide income and moderate capital growth through investments in one collective investment scheme, which invests primarily in a diversified portfolio of securities related to China. The Fund is established with a multi-class structure and is allowed to establish new Class(es) from time to time without your prior consent.

This is neither a capital protected nor capital guaranteed fund.

Product Suitability

The recommended investment timeframe for this Fund is five (5) years or more. The Fund best suits you if you:

- are a Sophisticated Investor;
- have a long term investment horizon;
- want exposure to securities related to China and is willing to accept moderate volatility associated with investments in a target fund investing in securities related to China which actively adjusts its investment exposures; and
- seek regular income.

Key Product Features

Fund Category/Type	Feeder fund/ Income & Growth					
Base currency	US Dollar (USD)					
Benchmark	The Fund adheres to the benchmark of the Target Fund for performance comparison. The benchmark of the Target Fund is 50% MSCI China Net + 50% Markit iBoxx Asia Local Bond Index China Offshore for comparison purpose.					
Investment strategy	In order to achieve its investment objective, the Fund will invest at least 95% of its NAV in the Target Fund; a sub-fund established on 21 November 2014 under the HSBC Collective Investment Trust (“Trust”). The Fund will also maintain up to 5% of its NAV in Liquid Assets for liquidity purposes.					
	<u>Information on the Target Fund</u>					
	Trust	:	HSBC Collective Investment Trust, an umbrella unit trust established under the laws of Hong Kong by a trust deed dated 27 February 2014 between the Target Fund Manager and HSBC Institutional Trust Services (Asia) Limited as the Target Fund’s trustee.			
	Target Fund Manager	:	HSBC Investment Funds (Hong Kong) Ltd			
	Target Fund Investment Adviser	:	HSBC Global Asset Management (Hong Kong) Ltd			
	Target Fund Research Adviser	:	HSBC Jintrust Fund Management Company Ltd			
	Regulatory authority	:	Securities and Futures Commission of Hong Kong (“SFC”)			
Launch date	Fund	:	3 July 2017	Class SGD-Hedged	:	19 June 2018
	Class AUD-Hedged	:	2 July 2018	Class SGD	:	30 August 2018*
	Class MYR-Hedged	:	3 July 2017	Class MYR	:	30 August 2018*
	Class RMB-Hedged	:	2 July 2018	Class USD	:	3 July 2017
	* We have the discretion to determine the launch date, which shall be date as disclosed or such other date as may be determined by us.					
Financial year-end	31 October.					

Distribution Policy	Quarterly, depending on the availability of realised income and/or realised gains and at our discretion. We have the right to make provisions for reserves in respect of distribution of the Class. If the income available is too small or insignificant, any distribution may not be of benefit to you as the total cost to be incurred in any such distribution may be higher than the amount for distribution. We have the discretion to decide on the amount to be distributed to you. We also have the discretion to make income distribution on an ad-hoc basis, taking into consideration the level of its realised income and/or realised gains, as well as the performance of the Fund.
Manager	Principal Asset Management Berhad (<i>formerly known as CIMB-Principal Asset Management Berhad</i>)
Trustee	HSBC (Malaysia) Trustee Berhad
Solicitor	Soon Gan Dion & Partners

Key Risks

General risks of investing in a CIS	
Returns not guaranteed	The investment of the fund is subject to market fluctuations and its inherent risk. There is NO GUARANTEE on the investment returns, nor any assurance that the fund's investment objective will be achieved.
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, which will result in a decline in the fund's NAV.
Inflation risk	This is the risk that your investment in the fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce your purchasing power even though the value of the investment in monetary terms has increased.
Financing risk	This risk occurs when you take a loan/financing to finance your investment. The inherent risk of investing with borrowed money includes you being unable to service the loan repayments. In the event units are used as collateral, you may be required to top-up your existing instalment if the prices of units fall below a certain level due to market conditions. Failing which, the units may be sold at a lower NAV per unit as compared to the NAV per unit at the point of purchase towards settling the loan.
Specific risks related to the Fund	
Currency risk	<p>You should realise that currency risk is considered as one of the major risks due to the volatile nature of the foreign exchange market. When deemed necessary, we may utilize derivatives instruments, subject to prevailing SC Guidelines, to hedge currency risk.</p> <p>There are 2 levels of currency risk associated with the investment of this Fund:</p> <ul style="list-style-type: none"> ▪ Currency risk at the Fund's portfolio level <p>As the investments of the Fund may be denominated in currencies other than the Fund's base currency (i.e. RMB), 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. You should be aware that if the currencies in which the investments are denominated depreciate against the base currency, this will have an adverse effect on the NAV of the Fund and vice versa. You should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.</p> <ul style="list-style-type: none"> ▪ Currency risk at the Class level <p>As this Fund is a multi-class fund, there are Classes denominated in currencies other than the Fund's base currency (i.e. RMB). The impact of the exchange rate movement between the base currency the Fund and the denominated currency of the respective Classes may lead to a depreciation of the value of your holding as expressed in the currency denomination of the respective Classes. As for a hedged Class, the Class itself provides mitigation to the currency risk arising from the difference between the currency denomination of the Class and the base currency of the Fund. While we aim to fully hedge the currency risk for a hedged Class, you should note that it may not entirely eliminate currency risk. In addition, you should note that, as a result of hedging, a hedged Class will not be able to enjoy the full benefits of the currency movement in the event of a favourable movement of the currency denomination of the hedged Class against the base currency of the Fund. You should also note that hedging incurs costs, in which will impact the NAV of a hedged Class. of</p>
Manager risk	Since the Fund invests into a CIS managed by another manager, the Target Fund Manager has absolute discretion over the Target Fund's investment technique and knowledge, operational controls and management. In the event of mismanagement of the Target Fund, the NAV of the Fund, which invests into the Target Fund, would be affected negatively. Although the probability of such occurrence is minute, should the situation arise, we reserve the right to seek for an alternative CIS that is consistent with the objective of this Fund, subject to your approval.

Country risk	As the Fund invests in the Target Fund which is domiciled in Hong Kong, the Fund's investments in the Target Fund may be affected by risks specific to Hong Kong. Changes to laws and regulations of Hong Kong may have an adverse impact on the Target Fund, and consequently the Fund.
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Specific risks related to the Target Fund

The specific risk related to the Target Fund includes but not limited to:

- Market risk
- Performance risks
- Foreign exchange risks
- Relative to the Class Currency
- Currency Hedged Unit Classes
- Currency conversion risks for RMB denominated Classes and investments in RMB
- Liquidity risks
- Over-the-counter markets risks
- Investor risks
- Valuation risks
- Government or central banks' intervention risks
- Equity risk
- Fixed income risks
- *Derivatives risks*
- Concentration risks
- Emerging and less developed markets securities risks
- *Mainland China market risks*
- RMB currency risks
- China A-shares and B-shares risks
- *China A-shares access products risks*
- *Stock Connect risks*
- *Risks associated with the Small and Medium Enterprise Board and/or ChiNext Board*
- *RQFII Underlying Funds risks*
- *China Interbank Bond Market risks*
- Convertible bonds risks
- Urban Investment Bonds risks
- *Risks associated with investments in debt instruments with loss-absorption features*
- Asset allocation strategy risks
- Sovereign debt risks
- Collateralised and/or securitised products risks (such as asset-backed securities and mortgage-backed securities)
- Early termination risk
- Tax Risks
- Distribution/payout out of capital risks
- Hedging risks
- Investing in Underlying Funds risks
- Cross-class liability risks
- Prohibited securities risks
- Custody risks

For more details, please refer to "Risk Factors" section of the Information Memorandum. The above summary of risks does not purport to be an exhaustive list of all the risk factors relating to investments in the Fund and are not set out in any particular order of priority. You should be aware that investments in the Fund may be exposed to other risks from time to time. If in doubt, please consult professional advisers for a better understanding of the risks.

Note: If your investments are made through the Distributor (i.e. the IUTA via a nominee system of ownership), you would not be deemed to be a Unit holder under the Deed and as a result, may not exercise all the rights ordinarily conferred to a Unit holder (e.g. the right to call for Unit holders' meetings and the right to vote at a Unit holders' meeting).

Fees & Charges

Class(es) of units	Class MYR	Class SGD	Class USD	Class AUD-Hedged	Class MYR-Hedged	Class SGD-Hedged	Class RMB-Hedged
Application Fee	Up to 5.50% of the NAV per unit.						
Withdrawal Fee	Nil.						
Switching Fee	Since switching is treated as a withdrawal from one class or fund and an investment into another class or fund, you will be charged a Switching Fee equal to the difference (if any) between the Application Fees of the Class and Application Fees of the other class or fund. Switching Fee will not be charged if the class or fund to be switched into has a lower Application Fee. We may impose						
	MYR100	SGD35	USD35	AUD35	MYR100	SGD35	RMB100
	(or equivalent) administrative fee for every switch made out of any of the Principal Malaysia Funds. You may negotiate to lower the Switching Fee and/or administrative fee. We also have the discretion to waive the Switching Fee and/or administrative fees.						
Transfer Fee	A maximum of the fee below may be charged for each transfer.						
	MYR50	SGD15	USD15	AUD15	MYR50	SGD15	RMB50
Management Fee	Up to 1.80% per annum of the NAV of the Class.						

Class(es) of units	Class MYR	Class SGD	Class USD	Class AUD-Hedged	Class MYR-Hedged	Class SGD-Hedged	Class RMB-Hedged
Trustee Fee	0.04% per annum of the NAV of the Fund (including local custodian fees and charges but excluding foreign sub-custodian fees and charges).						
Other charges payable directly by you when purchasing or withdrawing the units	Any applicable bank charges and other bank fees incurred as a result of an investment or redemption will be borne by the investor.						
Expenses directly related to the Fund	Only expenses that are directly related to the Fund can be charged to the Fund. Examples of relevant expenses are audit fee and tax agent's fee.						

Note: Despite the maximum Application Fee disclosed above, you may negotiate with us or Distributors for lower charges. However, you should note that we or Distributors may, for any reason at any time, where applicable, accept or reject your request and without having to assign any reason, either generally (for all Sophisticated Investors) or specifically (for any particular Sophisticated Investor, a group of Sophisticated Investors or investments made via any digital platform) without prior notice to you. We may, for any reason at any time, where applicable, waive, or reduce the amount of any fees (except Trustee Fee) or other charges payable by you in respect of the Fund, either generally (for all Sophisticated Investors) or specifically (for any particular Sophisticated Investor, a group of Sophisticated Investors or investments made via any digital platform) and for any period or periods of time at our absolute discretion.

Transaction Information

Class(es) of units	Class MYR	Class SGD	Class USD	Class AUD-Hedged	Class MYR-Hedged	Class SGD-Hedged	Class RMB-Hedged
Currency	MYR	SGD	USD	AUD	MYR	SGD	RMB
Minimum initial investment (in respective currency)	10,000	5,000	5,000	5,000	10,000	5,000	10,000
	or such other amount as we may decide from time to time.						
Minimum additional investment (in respective currency)	5,000	1,000	1,000	1,000	5,000	1,000	5,000
	or such other amount as we may decide from time to time.						
Minimum withdrawal (units)	5,000	1,000	1,000	1,000	5,000	1,000	5,000
	or such other amount of units as we may decide from time to time.						
Minimum balance (units)	10,000	5,000	5,000	5,000	10,000	5,000	10,000
	or such other amount of units as we may decide from time to time.						
Regular Savings Plan	Currently, RSP is only available Class MYR and Class MYR-Hedged. It allows you to make regular monthly investments of RM500 or more, direct from your account held with a bank approved by us or our Distributors. The minimum initial investment for the RSP is RM10,000 or such other amount as we may decide from time to time.						
Switching	<p>Switching will be conducted based on the value of your investment in the Class. The minimum amount for a switch is subject to:</p> <ul style="list-style-type: none"> ▪ for switching out of the Class: <ul style="list-style-type: none"> ○ the minimum withdrawal applicable to the Class that you intend to switch out; ○ the minimum balance required (after the switch) for the Class that you intend to switch out, unless you are withdrawing from the Class in entirety; and ○ the Withdrawal Fee of the Class that you intend to switch out (if any); ▪ for switching into the Class: <ul style="list-style-type: none"> ○ the minimum initial investment amount or the minimum additional investment amount (as the case may be) applicable to the Class that you intend to switch into; and ○ the Switching Fee applicable for the proposed switch (if any). <p>You may negotiate to lower the amount for your switch with us or our Distributors.</p>						
Transfer	We may, at our absolute discretion, allow/refuse Unit holders to transfer their units to another eligible Sophisticated Investors subject to such terms and conditions as may be stipulated by us from time to time.						
Cooling-off period	Six (6) Business Days from the date the application form is received and accepted by us or Distributors from the first time investor. However, Principal Malaysia's staff and person(s) registered to deal in unit trust of Principal Malaysia or any Distributors are not entitled to the cooling-off right.						

Note: You may request for a lower amount or number of units when purchasing units (or additional units) or withdrawing units, which will be at our sole and absolute discretion. However, you should note that we may, for any reason at any time, where applicable, accept or reject a lower the amount or number of units and without having to assign any reason, either generally (for all Sophisticated Investors) or specifically (for any particular Sophisticated Investors, a group of Sophisticated Investors or investments made via any digital platform) without prior notice to you. We may also, for any reason at any time, where applicable, reduce the minimum balance, either generally (for all Sophisticated Investors) or specifically (for any particular Sophisticated Investors, a group of Sophisticated Investors or investments made via any digital platform) without prior notice to you. For increase in the amount or number of units for minimum withdrawal and minimum balance, we will require concurrence from the Trustee and you will be notified of such changes before implementation.

YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT.

Valuations

We will carry out the valuation of the Classes for each Business Day on the next Business Day (T+1) by 4:00 p.m. This is to cater for the currency translation of the foreign securities or instruments to the Fund's base currency (i.e. USD). The NAV per unit for a Business Day is available on our website at <http://www.principal.com.my> after 5:30 p.m. on the following Business Day (T+1). Please refer to the "Unit Pricing" section of the Information Memorandum for more information.

Avenues to Exit This Investment

To exit from this investment, you may withdraw, switch out of the Fund or transfer your unit holdings to another Sophisticated Investor. Please note that if you withdraw during the initial offer period, the Application Fee will not be refunded to you, except in the case of cooling-off period.

You may withdraw by completing a redemption form and sending it to the relevant Distributor or our head office. There is no restriction on the frequency of withdrawals and no Withdrawal Fee will be charged. Hence, the amount that you will receive is the withdrawal value. You will be paid in the currency of the Class (e.g. USD Class will be paid in USD) within ten (10) days of receipt of the complete withdrawal request. Any applicable bank charges and other bank fees incurred as a result of a withdrawal by way of telegraphic transfer, bank cheque or other special payment method will be borne by you.

Please note that we may not be able to pay the withdrawal proceeds to you within ten (10) days if the Target Fund is suspended or the redemption request of the Target Fund is deferred.

For more information on the withdrawals, switching, transfer facility and cooling-off period, please refer to the "Transaction Information" chapter of the Information Memorandum. For more information on the fees and charges incur when you exit from this investment, please refer to "Fees, Charges and Expenses" chapter of the Information Memorandum.

Contact for Further Information/Complaint

(i) You may contact our Customer Care Centre at (03) 7718 3000. Our Customer Care Centre is available between 8:45 a.m. and 5:45 p.m. (Malaysian time) on Mondays to Thursdays and between 8:45 a.m. to 4:45 p.m. (Malaysian time) on Fridays (except on Selangor public holidays) or you can e-mail us at service@principal.com.my.

(ii) Alternatively, you may also contact:

(a) Securities Industries 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
Unit A-9-1, Level 9, Tower A, Menara UOA Bangsar
No.5, Jalan Bangsar Utama 1, 59000 Kuala Lumpur

(b) SC's Investor Affairs & Complaints Department:

- via phone to : 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

(c) FIMM's Complaints Bureau:

- via phone to : 03-2092 3800

- via fax to : 03-2093 2700
- via e-mail to : legalcomp@fimm.com.my
- via online complaint form available at www.fimm.com.my
- 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

Appendix: Glossary

AUD	- Australian Dollar.
Application Fee	- Preliminary charge on each investment.
Business Day	- Mondays to Fridays when Bursa Malaysia is open for trading, and banks in Kuala Lumpur and/or Selangor are open for business. In respect of the Target Fund, it means a day on which the banks in Hong Kong and regulated markets in countries where the Target Fund is materially invested are normally open for business. Note: We may declare certain Business Days to be a non-Business Day if the jurisdiction of the Target Fund declares a non-business day and/or if the Target Fund Manager declares a non-dealing day. This information will be communicated to you via our website at http://www.principal.com.my .
CIS	- Refers to collective investment scheme.
Class(es)	- Any Class of units representing similar interest in the assets of the Fund.
Class AUD-Hedged	- The Class of units issued by the Fund denominated in AUD that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund (i.e. USD) and AUD.
Class MYR	- The Class of units issued by the Fund denominated in MYR.
Class MYR-Hedged	- The Class of units issued by the Fund denominated in MYR that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund (i.e. USD) and MYR.
Class USD	- The Class of units issued by the Fund denominated in USD.
Class RMB-Hedged	- The Class of units issued by the Fund denominated in RMB that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund (i.e. USD) and RMB.
Class SGD	- The Class of units issued by the Fund denominated in SGD.
Class SGD-Hedged	- The Class of units issued by the Fund denominated in SGD that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund (i.e. USD) and SGD.
CMSA	- Capital Markets and Services Act 2007.
Deed	- The principal deed and any supplemental deed in respect of the Fund entered into between us and the Trustee, in which the Unit holders, agree to be bound by the provisions of the Deed.
Deposit	- As per the definition of “deposit” in the Financial Services Act 2013 and “Islamic deposit” in the Islamic Financial Services Act 2013 (excluding structured deposits).
Distributors	- Any relevant persons and bodies appointed by Principal Malaysia from time to time, who are responsible for selling units of the Funds, including Principal Distributors and IUTAs.
Fund or CMAI	- Principal China Multi Asset Income Fund (<i>formerly known as CIMB-Principal China Multi Asset Income Fund</i>).
Information Memorandum	- Refers to the information memorandum in respect of the Fund and includes any supplemental information memorandum(s) or replacement information memorandum(s), as the case may be.
Management Fee	- A percentage of the NAV of the Class that is paid to the Manager for managing the portfolio of the Fund.
NAV	- Net Asset Value.
NAV of the Fund	- The NAV of the Fund is the value of all the Fund’s assets less the value of all the Fund’s liabilities, at the point of valuation. For the purpose of computing the annual Management Fee and annual Trustee Fee, the NAV of the Fund should be inclusive of the Management Fee and Trustee Fee for the relevant day. The NAV of a Class is the NAV of the Fund attributable to a Class at the same valuation point.
NAV per unit	- The NAV attributable to a Class of units divided by the number of units in circulation for that Class, at the valuation point.
RMB	- Refers to the Offshore Renminbi, i.e. CNH.
SC	- Securities Commission Malaysia.
SC Guidelines	- SC Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework.
SGD	- Singapore Dollar.
Sophisticated	- Refers to investors as we determine as qualified or eligible to invest in the Fund and that fulfil any laws,

Investor	<p>rules, regulation, restrictions or requirements imposed by the respective country's regulators where the Fund is open for sale. For investors in Malaysia, this refers to any person who falls within any of the categories of investors set out in Part 1, Schedule 6 and 7 of the Capital Markets and Services Act 2007.</p> <p>Note: For more information, please refer to our website at http://www.principal.com.my for the current excerpts of Part 1, Schedules 6 and 7 of the Capital Markets and Services Act 2007.</p>
Switching Fee	- A charge that may be levied when switching is done from one (1) fund or class to another.
Target Fund	- The CIS that the Fund invests predominantly in. Currently, it refers to HSBC China Multi-Asset Income Fund, a sub-fund of the Trust.
Transfer Fee	- A nominal fee levied for each transfer of units from one (1) Unit holder to another.
Trust	- HSBC Collective Investment Trust, an umbrella unit trust established under the laws of Hong Kong by a trust deed dated 27 February 2014 between the Target Fund Manager and HSBC Institutional Trust Services (Asia) Limited as the Target Fund's trustee.
Trustee Fee	- A percentage of the NAV of the Fund paid to the Trustee for its services rendered as trustee of the Fund.
Unit holder	- The registered holder for the time being of a unit of the Fund including persons jointly so registered.
Withdrawal Fee	- A charge levied upon withdrawal under certain terms and conditions (if applicable).

Note: Unless the context otherwise requires,

- words importing the singular number should include the plural number and vice versa;
- reference to any rules, regulations, guidelines, standards, directives, notices, legislation or statutes in this Product Highlights Sheet shall be reference to those rules, regulations, guidelines, standards, directives, notices, legislations or statutes for the time being in force, as may be amended, varied, modified, updated, superseded and/or re-enacted, from time to time;
- time disclosed in this Product Highlights Sheet should be indicated as Malaysia time; and
- reference to "days" in this Product Highlights Sheet will be taken to mean calendar days.

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