

## RHB CHINA BOND FUND

### RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of RHB Asset Management Sdn Bhd and they have collectively and individually accept 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 relevant information and document in relation to the RHB China Bond 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 RHB China Bond Fund, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the RHB China Bond 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 RHB Asset Management Sdn Bhd responsible for the RHB China Bond 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.

## PRODUCT HIGHLIGHTS SHEET

**This Product Highlights Sheet only highlights the key features and risks of RHB China Bond Fund. Investors are advised to request, read and understand the Fund's prevailing information memorandum and its supplementary(ies) (if any) before deciding to invest.**

<b>Name of Fund</b>	RHB China Bond Fund ("Fund").	<b>Fund Category</b>	Feeder.
		<b>Fund Type</b>	Growth fund.
<b>Manager</b>	RHB Asset Management Sdn Bhd.	<b>Launch Date of the Fund</b>	15 May 2019.
<b>Trustee</b>	CIMB Commerce Trustee Berhad.	<b>Financial Year End</b>	31 August.
<b>Target Fund</b>	BlackRock Global Funds – China Bond Fund.	<b>Base Currency of the Fund</b>	RMB.
<b>Target Fund's Manager</b>	BlackRock (Luxembourg) S.A.	<b>Target Fund's Investment Adviser</b>	BlackRock Investment Management (UK) Limited and BlackRock (Singapore) Limited.

Classes under the Fund	Currency denomination of the Class	Launch Date of the Class	Initial Offer Period	Initial Offer Price
<b>RM-Hedged Class</b>	RM	15 May 2019.	21 days (i.e. 15 May 2019 – 4 June 2019)	RM 1.0000 per Unit
<b>RM Class</b>	RM	15 May 2019.	21 days (i.e. 15 May 2019 – 4 June 2019)	RM 1.0000 per Unit
<b>RMB Class</b>	RMB	15 May 2019.	21 days (i.e. 15 May 2019 – 4 June 2019)	RMB 1.0000 per Unit
<b>USD-Hedged Class</b>	USD	15 May 2019.	21 days (i.e. 15 May 2019 – 4 June 2019).	USD 1.0000 per Unit

<b>Classes under the Fund</b>	<b>Currency denomination of the Class</b>	<b>Launch Date of the Class</b>	<b>Initial Offer Period</b>	<b>Initial Offer Price</b>
<b>AUD-Hedged Class</b>	AUD	15 May 2019.	21 days (i.e. 15 May 2019 – 4 June 2019).	AUD 1.0000 per Unit
<b>SGD-Hedged Class</b>	SGD	23 October 2019.	21 days (i.e. 23 October – 12 November 2019).	SGD 1.0000 per Unit
<b>GBP-Hedged Class</b>	GBP	23 October 2019.	21 days (i.e. 23 October – 12 November 2019).	GBP 1.0000 per Unit
<b>EUR-Hedged Class</b>	EUR	To be determined.	21 days (i.e. To be determined).	EUR 1.0000 per Unit

Each hedged class seeks to reduce the effect of currency fluctuations between the currency of the class and the base currency of the Fund.

### **PRODUCT SUITABILITY**

Subscription of units of the Fund is ONLY open to the following sophisticated investors:

1. An individual whose total net personal assets, or total net joint assets with his or her spouse, exceeds RM3 million or its equivalent in foreign currencies, excluding the value of the individual's primary residence; or
2. An individual who has a gross annual income exceeding RM300,000 or its equivalent in foreign currencies per annum in the preceding twelve months; or
3. An individual who, jointly with his or her spouse, has a gross annual income exceeding RM400,000 or its equivalent in foreign currencies per annum in the preceding twelve months; or
4. A corporation with total net assets exceeding RM10 million or its equivalent in foreign currencies based on the last audited accounts; or
5. A partnership with total net assets exceeding RM10 million or its equivalent in foreign currencies; or
6. A unit trust scheme or a prescribed investment scheme; or
7. A private retirement scheme as defined in the Capital Markets and Services Act 2007; or
8. A closed-end fund approved by the Securities Commission Malaysia; or
9. A company that is registered as a trust company under the Trust Companies Act 1949 which has assets under management exceeding RM10 million or its equivalent in foreign currencies; or
10. A corporation that is a public company under the Companies Act 2016 which is approved by the Securities Commission Malaysia to be a trustee under the Capital Markets and Services Act 2007 and has assets under management exceeding RM10 million or its equivalent in foreign currencies; or
11. A statutory body established by an Act of Parliament or an enactment of any State; or
12. A pension fund approved by the Director General of Inland Revenue under section 150 of the Income Tax Act 1967; or
13. Central Bank of Malaysia established under the Central Bank of Malaysia Act 2009; or
14. A holder of a capital markets services licence or an executive director or a chief executive officer of a holder of a capital markets services licence; or
15. A licensed bank as defined in the Financial Services Act 2013 or a licensed Islamic bank as defined in the Islamic Financial Services Act 2013; or
16. A Labuan bank as defined in the Labuan Financial Services and Securities Act 2010; or
17. A licensed insurer as defined in the Financial Services Act 2013; or
18. An insurance licensee as defined in the Labuan Financial Services and Securities Act 2010; or
19. A takaful licensee as defined in the Labuan Islamic Financial Services and Securities Act 2010; or
20. A licensed takaful operator as defined in the Islamic Financial Services Act 2013; or
21. Any other investor as may be defined by the Securities Commission Malaysia from time to time.

## KEY PRODUCT FEATURES

### INVESTMENT OBJECTIVE

The Fund aims to maximise total return by investing in one (1) target fund.

### INVESTMENT STRATEGY

The Fund will invest principally in the units of RMB denominated class I6\* of the BlackRock Global Funds – China Bond Fund (“Target Fund”). The investment objective of the Target Fund is to maximise total return. The Target Fund was launched on 11 November 2011. The Target Fund is one (1) of the sub-funds of the BlackRock Global Funds, an umbrella type open-ended variable capital investment company with segregated liability between sub-funds, incorporated with limited liability under the laws of Luxembourg. The base currency of the Target Fund is RMB. BlackRock Global Funds has been authorised by the Commission de Surveillance du Secteur Financier (“the CSSF”) as an undertaking for collective investments in transferable securities (“UCITS”) pursuant to the provisions of Part I of the law of 17 December 2010, as amended from time to time and is regulated pursuant to such law. The Target Fund’s manager is BlackRock (Luxembourg) S.A. The Target Fund’s investment advisers are BlackRock Investment Management (UK) Limited and BlackRock (Singapore) Limited. The investment management duties of the Target Fund are delegated to BlackRock Investment Management (UK) Limited and BlackRock (Singapore) Limited. BlackRock Investment Management (UK) Limited has sub-delegated some of its functions to BlackRock Asset Management North Asia Limited. The manager of the Target Fund is regulated by the CSSF while the investment advisers of the Target Fund are regulated by the Financial Conduct Authority and Monetary Authority of Singapore respectively. The investment sub-adviser of the Target Fund is regulated by Securities and Futures Commission in Hong Kong. The depositary of the Target Fund is the Bank of New York Mellon SA/NV, Luxembourg branch. Although the Fund is passively managed, the investments in the Fund will be rebalanced from time to time to meet sale and redemption transactions. This is to enable proper and efficient management of the Fund. The Manager does not adopt any temporary defensive positions for the Fund in response to adverse market, economic, political or any other condition as such defensive strategies are expected to be implemented at the Target Fund’s level when deemed necessary by the Target Fund’s manager.

This will allow the Fund to best track the performance of the Target Fund. It also follows that if the Target Fund fails to adopt a successful defensive position in response to adverse market and economic positions, there is a risk that the Fund will mirror the Target Fund’s negative performance, if any. The Fund is a feeder fund that invests at least 95% of its Net Asset Value (“NAV”) in the Target Fund. The risk management strategies and techniques employed will be at the Target Fund level.

When appropriate for all classes (except RM Class and RMB Class), the Manager may participate in financial derivatives, which include but is not limited to forwards and swaps, for the purpose of hedging the currency risk exposure (if any) of the various currency classes. The benefit of any upside of currency movement is limited when hedging the various currency classes’ exposures to foreign currency as the primary interest is to protect the value of the various currency classes.

Notwithstanding anything contained herein,

- the Manager may, in consultation with the Trustee and with the approval of the unit holders of the Fund (“Unit Holder(s)”), replace the Target Fund with another fund of a similar objective; or
- the Manager may close the Fund,

if, in the Manager’s opinion, the Target Fund no longer meets the Fund’s investment objective, or when acting in the interest of the Unit Holders.

*\* Class “I6” refers to distributing units of the Target Fund denominated in offshore RMB currency, the CNH and pay dividends on a monthly basis.*

**UNIT HOLDERS ARE ADVISED TO READ AND UNDERSTAND THE TARGET FUND’S INVESTMENT OBJECTIVE AND STRATEGY DISCLOSED IN THE FUND’S PREVAILING INFORMATION MEMORANDUM AND ITS SUPPLEMENTARY(IES) (IF ANY).**

### ASSET ALLOCATION

At least 95% of NAV - Investments in the RMB denominated class I6 units of the Target Fund. The balance of the NAV shall be invested in liquid assets including money market instruments, deposits that are not embedded with or linked to financial derivative instruments (“Deposits”) and collective

## KEY PRODUCT FEATURES

investment schemes investing in money market instruments and Deposits.

### BENCHMARK

1-year China Household Savings Deposits Rate Index.

### DISTRIBUTION

**DISTRIBUTION POLICY** – Incidental. Distribution, if any, is declared at the end of each quarter, or for any other period.

**DISTRIBUTION MODE** - Distributions, if any, after deduction of taxation and expenses (i.e. net distributions) will be reinvested, unless the Unit Holder specifically requests for distribution to be paid out to the Unit Holder by indicating in the purchase / switch form. For distribution reinvestment, distribution will be reinvested based on NAV per Unit of the class as at the first Business Day when Units of that class are quoted ex-entitlement. Allotment of such Units shall be within two (2) weeks thereafter.

Distribution which is less than or equal to the amount of 300.00 or such other amount which will be determined by the Manager in the currency of the class subscribed will be automatically reinvested based on the NAV per unit of that class as at the first Business Day when units of that class are quoted ex-entitlement.

For Unit Holder who specifically requests for distribution to be paid out, it will be credited into the bank account opened with licensed financial institutions in Malaysia. In the absence of a valid and active bank account, the distribution will be reinvested based on NAV per unit of the class subscribed on a Business Day determined at the discretion of the Manager.

## KEY RISKS

### KEY RISKS OF THE FUND

**MANAGEMENT RISK** - As the Fund invests at least 95% of its NAV in the Target Fund, it is subject to the management risk of the manager and investment manager of the Target Fund. Poor management of the Target Fund by the Target Fund's manager and investment adviser will jeopardise the investments of the Fund in the Target Fund and in turn, the Unit Holders' investments through the risk of reduced returns and in some cases loss of capital invested in the Fund.

**LIQUIDITY RISK** - The Fund is also exposed to liquidity risk as there is no secondary market for the Target Fund. Investments in the Target Fund can only be liquidated with the manager of the Target Fund or its appointed agents.

**COUNTRY RISK** - As the Target Fund is domiciled in Luxembourg, the Target Fund is subject to country risk. The Fund's investments in the Target Fund may be adversely affected by political instability as well as exchange controls, changes in taxation, foreign investment policies, restrictions on repatriation of investments and other restrictions and controls which may be imposed by the relevant authorities in Luxembourg. This in turn may cause the NAV to fall.

**CURRENCY RISK** – The impact of the exchange rate movement between the base currency of the Fund (i.e. RMB) and the differing currency of the non-RMB classes may result in depreciation of the investor's holdings as expressed in the base currency of the Fund.

### KEY RISKS OF THE TARGET FUND

Investments in the Target Fund are associated to the following risks:

- Fixed income transferable securities risk
- Emerging market risk
- Portfolio concentration risk
- Bond downgrade risk
- Sovereign debt risk
- Distressed securities risk
- Contingent convertible bond risk
- Credit risk of issuers
- Liquidity risk
- Restrictions on foreign investments risk
  - Investments in the PRC
  - PRC economic risks
  - PRC political risks
  - Legal system of the PRC
  - Renminbi currency and conversion risks
  - Specific risks applicable to Renminbi Qualified Foreign Institutional Investor ("RQFII") investing such as RQFII risk, RQFII quota allocation and conflict risk, counterparty risk to the RQFII custodian and other depositories for PRC assets, and remittance and repatriation of Renminbi

## KEY RISKS

- Currency risk - Specific risks associated with China Interbank Bond Market
- Derivatives risk such as volatility and liquidity risk, settlement risk, risk of
- Securities lending risk default of agents, regulatory risks, system failure risks for Bond Connect and taxation risks

**These risks of the Target Fund are elaborated in the Fund's prevailing information memorandum and its supplementary(ies) (if any).**

## FEES & CHARGES

	RM-Hedged Class	RM Class	RMB Class	USD-Hedged Class	AUD-Hedged Class	GBP-Hedged Class	EUR-Hedged Class	SGD-Hedged Class
Subscription fee <sup>1</sup> / Sales charge <sup>1</sup>	<p>Up to 3.00% of investment amount.</p> <p>An investor can expect differing sales charge to be levied when buying Units from the various distribution channels and within each distribution channel (i.e. directly from the Manager or from any of its authorised sales agents or participating Institutional Unit Trust Scheme Advisers ("IUTAs") or Corporate Unit Trust Scheme Advisers ("CUTAs")), subject to the maximum sales charge stipulated above. This is due to the different levels of services provided by each distribution channel and/or the size of the investment undertaken.</p> <p><b>Please note that this Fund's investments in the units of the Target Fund will be at net asset value per unit of the Target Fund. The sales charge for investing in the Target Fund will be waived by the Target Fund's manager.</b></p>							
Redemption Charge	None.							
Switching Fee <sup>1</sup>	RM25 per switch or the difference in sales charge between switching funds, where applicable.	RM25 per switch or the difference in sales charge between switching funds, where applicable.	RMB50 per switch or the difference in sales charge between switching funds, where applicable.	USD10 per switch or the difference in sales charge between switching funds, where applicable.	AUD10 per switch or the difference in sales charge between switching funds, where applicable.	GBP10 per switch or the difference in sales charge between switching funds, where applicable.	EUR10 per switch or the difference in sales charge between switching funds, where applicable.	SGD10 per switch or the difference in sales charge between switching funds, where applicable.
	The Manager however, reserves the right to vary this fee or to vary the terms of the switching facility.							
Transfer Fee <sup>1</sup> (per transfer)	RM5	RM5	RMB10	USD5	AUD5	GBP5	EUR5	SGD5
Annual Management Fee <sup>1</sup>	<p>Up to 1.20% per annum of NAV calculated on a daily basis before deducting the Manager's and Trustee's fees for that particular day.</p> <p>The above management fee charged to the Fund is in addition to the management fee charged at the Target Fund's level. Nevertheless, Unit Holders will incur an effective annual management fee at the rate of up to one point two per cent (1.20%) per annum of NAV.</p>							
Annual Trustee Fee <sup>1</sup>	0.04% per annum of NAV, subject to a minimum of RM15,000 per annum before deducting the Manager's and Trustee's fees for that particular day (excluding foreign custodian fees and charges).							

FEES & CHARGES								
	RM-Hedged Class	RM Class	RMB Class	USD-Hedged Class	AUD-Hedged Class	GBP-Hedged Class	EUR-Hedged Class	SGD-Hedged Class
Expenses directly related to the Fund	Auditors' fees, other relevant professional fees, custodial charges, cost of distribution of quarterly and annual reports and other notices to Unit Holders, tax certificates, commissions paid to brokers/dealers, other transaction costs and taxes will be charged to the Fund.							
Other expenses indirectly paid by an investor when investing in the Fund	None levied by the Manager. However, as this Fund will invest in the Target Fund, there are fees indirectly incurred by this Fund i.e. administration and depository fees which are incurred at the Target Fund level.							
<i><sup>1</sup> All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/or duties and at such rate as may be imposed by the government from time to time. Note: Any bank charges imposed by the relevant banks / financial institutions will be borne by the Unit Holders.</i>								

TRANSACTION INFORMATION								
	RM-Hedged Class	RM Class	RMB Class	USD-Hedged Class	AUD-Hedged Class	GBP-Hedged Class	EUR-Hedged Class	SGD-Hedged Class
Minimum Initial Investment	RM 1,000	RM 1,000	RMB 1,000	USD 1,000	AUD 1,000	GBP 1,000	EUR 1,000	SGD 1,000
Minimum Additional Investment	RM500	RM500	RMB500	USD500	AUD500	GBP500	EUR500	SGD500
Minimum Investment Balance	100 Units.							
Minimum Redemption of Units	Any number of Units.							
Restriction on Frequency of Repurchase	No restrictions.							
Switching Facility and Frequency of Switching	Available (except during the initial offer period of the class). Units of the Fund can only be switched to other funds under the management of the Manager that are of the same currency units and that allow switching. Minimum amount for a switch is five hundred (500) Units or such other quantity as the Manager may from time to time decide.							
Transfer Facility	Transfer of Units is only allowed between Sophisticated Investors. The Manager may decline to register any partial transfer of Units if the registration would result in the transferor or the transferee holding less than one hundred (100) Units or such other quantity as the Manager may from time to time decide (the minimum investment balance).							
An investor may request for a lower minimum initial investment, lower minimum additional investment, lower minimum investment balance, lower minimum redemption of Units or lower minimum amount for a switch which the Manager may accept at its absolute discretion from time to time.								

## TRANSACTION INFORMATION

	RM-Hedged Class	RM Class	RMB Class	USD-Hedged Class	AUD-Hedged Class	GBP-Hedged Class	EUR-Hedged Class	SGD-Hedged Class
Subscription Settlement	Payment must be made in the currency of the class subscribed on subscription date.							
Cooling-off Period	Unit Holders have the right to request for a refund of their investment within six (6) business days (these are the working days when the Manager is open for business) which shall be effective from the date of receipt of the application by the Manager, subject to eligibility.							
Business Day	A day (other than a Saturday or a Sunday or a public holiday) in which Bursa Malaysia is open for trading, and a day which is a dealing day as determined by the manager of the Target Fund.							
Dealing Hours	9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always the orders are received before the next valuation point.							
Other Information	<ul style="list-style-type: none"> <li>◆ Unit Holders of each class have the same rights and obligations under the deed of the Fund ("Deed").</li> <li>◆ Unit Holders should note that the assets of the Fund are pooled and invested as a single fund and are not segregated in respect of each class.</li> <li>◆ Where applicable, any gains / losses or expenses from hedging each of the non-RMB class against the base currency of the Fund (i.e. RMB) will be borne by the respective classes.</li> <li>◆ Pursuant to the Deed, the Manager may from time to time launch new class(es) with different and/or similar features such as fees, charges, currency and/or distribution policy, provided that the issuance of the new class(es) shall not in the opinion of the Manager prejudice the rights of the Unit Holder of the current available classes.</li> </ul>							

**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 AND EXITING FROM THIS INVESTMENT

### VALUATION OF ASSETS

The Fund must be valued at least once every Business Day except during the Fund's initial offer period. However, as the Fund may have exposure to certain foreign markets which have different time zones from that of Malaysia, the Fund performs its valuation for a relevant business day on the day following the relevant business day. Accordingly, the valuation of the Fund for the relevant Business Day will be conducted before 5.00 p.m. on the following day in which the Manager is open for business, when the valuation of the Target Fund would have been obtained from the manager of the Target Fund. As such, the daily price of the Fund for a particular Business Day will not be published online by the major newspaper on the next day but will instead be published the next following day (i.e. price will be two (2) days old). This will be specifically indicated in the major newspapers. Investors may however obtain the most current computed price by contacting the Manager directly or visiting our website, <http://www.rhbgroup.com>.

### EXITING FROM THIS INVESTMENT

During the initial offer period of each class, the redemption price for all classes is fixed at 1.0000 per Unit in the currency of the class subscribed. After the initial offer period of each class, the redemption price shall be the NAV per unit of the respective class as at the next valuation point of the relevant Business Day ("forward pricing") after the repurchase request is received by the Manager.

There are no restrictions on the number of Units a Unit Holder can redeem out of the Unit Holder's investments or the frequency of redemptions in a year. For partial redemption, the balance of Units after the redemption must be one hundred (100) Units or such other quantity as the Manager may



## VALUATIONS AND EXITING FROM THIS INVESTMENT

from time to time decide (the "minimum investment balance"). Units can be redeemed by forwarding the completed form of request to repurchase to the Manager's principal office or any of its branches, or to any of its authorized sales agents or participating CUTAs or IUTAs on any day other than Saturdays, Sundays and public holidays before their respective cut-off times. The NAV of the Fund or a class is determined by deducting the value of all the Fund's liabilities (or the liabilities relating to the class) from the value of all the Fund's assets (or assets relating to that class), at the valuation point. The NAV per unit is determined when the NAV attributable to a class is divided by the total number of Units in circulation for that class at that valuation point. Redemption monies are to be paid within ten (10) business days<sup>#</sup> after receipt by the Manager of the request to repurchase and are payable to the Unit Holders' bank account. Redemption monies will be paid in the currency of the class subscribed. However, the time taken to pay the redemption proceeds to investors may be extended or delayed if the Target Fund is suspended<sup>##</sup> and/or the redemption from the Target Fund is deferred<sup>###</sup>. Should this occur, the Manager will pay the redemption proceeds to investors within ten (10) business days<sup>#</sup> after receipt by the Manager of the redemption proceeds from the manager of the Target Fund.

<sup>#</sup> These are the working days when the Manager is open for business.

**<sup>##</sup> Information concerning suspension or deferral of redemption by the Target Fund is disclosed in the Fund's prevailing information memorandum and its supplementary(ies) (if any).**

## CONTACT INFORMATION

To contact the Manager or to find out about the distribution channels of the Fund, you may call us at 1-800-88-3175 at any time during office hours: Mondays through Fridays from 9.00 a.m. – 5.00 p.m. or e-mail your enquiries to [rham@rhbggroup.com](mailto:rham@rhbggroup.com).

### HOW DO YOU LODGE A COMPLAINT?

1. For internal dispute resolution, you may contact:

- |   |   |                                      |
|---|---|--------------------------------------|
| ❖ <b>via phone to:</b><br>03-9205 8000  | ❖ <b>via Unit Holders Services</b><br><b>Toll-Free Hotline at:</b> 1-800-88-3175  | ❖ <b>via fax to:</b><br>03-9205 8100 |
| ❖ <b>via e-mail to:</b> <a href="mailto:rham@rhbggroup.com">rham@rhbggroup.com</a>  | ❖ <b>via website to:</b> <a href="http://www.rhbggroup.com">www.rhbggroup.com</a> |                                      |
| ❖ <b>via letter to:</b> RHB Asset Management Sdn Bhd, Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 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):

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|--|--------------------------------------|---|
| ❖ <b>via phone to:</b><br>03-2282 2280   | ❖ <b>via fax to:</b><br>03-2282 3855 | ❖ <b>via e-mail to:</b><br><a href="mailto:info@sidrec.com.my">info@sidrec.com.my</a> |
| ❖ <b>via letter to:</b> 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 Securities Commission Malaysia's Consumer & Investor Office:

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| ❖ <b>via phone to the Aduan</b><br><b>Hotline at:</b> 03-6204 8999   | ❖ <b>via fax to:</b><br>03-6204 8991 | ❖ <b>via e-mail to:</b><br><a href="mailto:aduan@seccom.com.my">aduan@seccom.com.my</a> |
| ❖ <b>via online complaint form available at:</b> <a href="http://www.sc.com.my">www.sc.com.my</a>  |                                      |   |
| ❖ <b>via letter to:</b> Consumer & Investor Office, Securities Commission Malaysia, No 3 Persiaran Bukit Kiara, Bukit Kiara, 50490 Kuala Lumpur. |                                      |   |

4. Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:

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| ❖ <b>via phone to:</b><br>03-2092 3800   | ❖ <b>via fax to:</b><br>03-2093 2700 | ❖ <b>via e-mail to:</b><br><a href="mailto:complaints@fimm.com.my">complaints@fimm.com.my</a> |
| ❖ <b>via online complaint form available at:</b> <a href="http://www.fimm.com.my">www.fimm.com.my</a>  |                                      |   |
| ❖ <b>via letter to:</b> Legal, Secretarial & Regulatory Affairs, Federation of Investment Managers Malaysia, 19-06-1, 6 <sup>th</sup> Floor Wisma Tune, No. 19 Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur. |                                      |   |