

HONG LEONG ASSET MANAGEMENT BHD

HONG LEONG GLOBAL EQUITY FUND

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of Hong Leong Asset Management Bhd and they have 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 the Product Highlights Sheet false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of Hong Leong Global Equity Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Hong Leong Global Equity Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission of Malaysia recommends the Hong Leong Global Equity 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 Hong Leong Asset Management Bhd who is responsible for the Hong Leong Global Equity 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.

This Product Highlights Sheet only highlights the key features and risks of the Hong Leong Global Equity Fund. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

PRODUCT HIGHLIGHTS SHEET

HONG LEONG GLOBAL EQUITY FUND

BRIEF INFORMATION ON THE FUND

1. What is this fund about?

Hong Leong Global Equity Fund ("HLGEF" or the "Fund") is an equity fund managed by Hong Leong Asset Management Bhd (the "Manager") that aims to achieve capital growth over the medium to long-term investment horizon through investment primarily in global markets.

FUND SUITABILITY

2. Who is this fund suitable for?

HLGEF is suitable for investors who:

- are seeking potential capital growth in their investments;
- have a medium to long-term investment horizon;
- are seeking foreign exposure; and
- are willing to assume a higher risk in their investments to obtain potentially higher returns.

The Fund has a Product Risk Rating of 'High Risk'.

KEY FUND FEATURES

3. What am I investing in?

Base Currency	USD.
Category of fund	Equity.
Type of fund	Growth.
Investment objective	The Fund aims to achieve capital growth over the medium to long-term investment horizon through investment primarily in global equity markets.
Asset allocation (% of the Fund's net asset value ("NAV"))	<ul style="list-style-type: none"> • Equities and/or equity-related securities: Minimum 80%; and • Money market instruments and/or deposits with financial institutions: Balance of the Fund's NAV.
Performance benchmark	MSCI AC World Index.
Investment process and strategy	<p>The Fund seeks to achieve its investment objective by investing a minimum of 80% of the Fund's NAV in equities and/or equity-related securities (such as American Depositary Receipts (ADRs), warrants that are capable of being converted into new shares and rights). The balance of the Fund's NAV may be invested in money market instruments and/or deposits with financial institutions.</p> <p>The Fund will employ a "top-down" asset and sector allocation with a "bottom-up" stock selection process. The Manager uses economic research to evaluate the impact of current macroeconomic factors to identify the potential sectors for the Fund's investments. Although the Fund is actively managed according to its principal investment strategy, the frequency of its trading strategy will very much depend on market conditions and opportunities.</p> <p>The Fund will adopt an active asset allocation and portfolio diversification to generate returns and manage market volatility.</p> <p>The Fund will also have the flexibility to invest in Collective Investment Scheme ("CIS") that have similar investment objective with the Fund. The Fund will not invest in Israel.</p> <p>The Fund may employ over-the-counter ("OTC") derivative instruments such as forward contracts, interest rate swaps or cross currency swaps amongst others, to manage, minimize or mitigate inherent foreign currency-denominated risks or interest rate risks associated with the Fund's investments. The use of derivatives is for hedging purposes only and the global exposure relating to derivatives will be calculated using a commitment approach.</p> <p>Commitment approach</p> <p>The global exposure of the Fund to derivatives is calculated as the sum of the:</p> <ul style="list-style-type: none"> • absolute value of the exposure of each individual derivative not involved in netting or hedging arrangements; • absolute value of the net exposure of each individual derivative after netting or hedging

	<p>arrangement; and</p> <ul style="list-style-type: none"> the values of cash collateral received pursuant to the reduction of exposure to counterparties of OTC derivatives. <p>Netting arrangements may be taken into account to reduce the Fund's exposure to derivatives. The Fund may net positions between:</p> <p>(a) derivatives on the same underlying constituents, even if the maturity dates are different; or</p> <p>(b) derivatives and the same corresponding underlying constituents, if those underlying constituents are transferable securities, money market instruments, or units or shares in CIS.</p> <p>As part of its derivatives hedging arrangements, the hedging arrangement must:</p> <p>(a) not be aimed at generating a return;</p> <p>(b) result in an overall verifiable reduction of the risk in the Fund;</p> <p>(c) offset the general and specific risks linked to the underlying constituent being hedged;</p> <p>(d) relate to the asset class being hedged;</p> <p>(e) be able to meet its hedging objectives in all market conditions; and</p> <p>(f) the global exposure of the derivatives position must not exceed the NAV of the Fund at all times.</p> <p>The exposure to a counterparty of an OTC derivative must be measured based on the maximum potential loss that may be incurred by the Fund if the counterparty defaults and not on the basis of the notional value of the OTC derivatives and the total exposure to a single counterparty is calculated by summing the exposure arising from all OTC derivative transactions entered into with the same counterparty.</p> <p>The Fund will only invest in derivatives that are issued by counterparties with a strong credit rating. A Malaysian counterparty must have a credit rating of at least "AA3" by RAM Rating Services Berhad ("RAM") or its equivalent rating by Malaysian Rating Corporation Berhad ("MARC"). Whereas, a foreign counterparty must have a credit rating of at least "A" as rated by S&P or its equivalent rating by another recognised global rating agency. The Manager will unwind the affected invested derivative instruments or hold the derivative instrument to maturity if its period to maturity is less than six (6) months if the counterparty is downgraded below the abovementioned credit ratings.</p>
Distribution policy*	<p>The Fund intends to provide unit holders with medium to long-term capital growth. As such, income distributions will be incidental to overall capital growth objective.</p> <p>The Manager may declare distributions out of the income and/or capital of the Fund after deducting the fees and expenses incurred by the Fund. The Manager has the right to distribute all or part of the Fund's distributable income and it may vary from time to time depending on the market condition. The rationale for distributing out of the Fund's capital is to enable the Fund the ability to declare distribution to return a portion of capital growth to Unit holders when the Fund has insufficient realised gains or realised income to do so, after taking into consideration the risk of capital erosion and the risk that the investment objective of capital growth might not be met.</p> <p>Distribution out of capital carries the risk of eroding the capital of the Fund and as a result the value of future returns may be diminished.</p> <p><i>* Income distributions (if any) are not guaranteed.</i></p>
Classes under the Fund	AUD Class, MYR Class, MYR Hedged Class, MYR Hedged I* Class, USD Class and SGD Class
Launch date	29 September 2025.
Initial Offer Price	<p>AUD Class: AUD 1.0000 per unit.</p> <p>MYR Class: MYR 1.0000 per unit.</p> <p>MYR Hedged Class: MYR 1.0000 per unit.</p> <p>MYR Hedged I* Class: MYR 1.0000 per unit.</p> <p>USD Class: USD 1.0000 per unit.</p> <p>SGD Class: SGD 1.0000 per unit.</p>
Initial Offer Period (IOP)	AUD Class, MYR Class, MYR Hedged Class, MYR Hedged I* Class, USD Class and SGD Class: The IOP will be twenty-one (21) calendar days from the launch date of the Fund (or a Class) i.e. commencing from 29 September 2025 to 19 October 2025.
Commencement date	The date on which the investments of the Fund are first made and is the date which falls on the next Business Day immediately after the expiry of the IOP.

* I representing institutional investor.

4. Who am I investing with?

Manager	Hong Leong Asset Management Bhd [199401033034 (318717-M)]
Trustee	Deutsche Trustees Malaysia Berhad [200701005591 (763590-H)]
External Fund Manager	Amundi Singapore Limited [198900774E]

5. What are the possible outcomes of my investment?

There are many possible outcomes associated with an investment in the Fund. Unit holders can potentially make profit either (i) when the Fund declares and pays out distributions; or (ii) when the unit holders sell their investments in the Fund when the market value of the Fund's portfolio and its NAV per unit increase. However, this also means that the market value of the Fund's portfolio and its NAV per unit may fall and as a result, unit holders may lose part of its capital. Unit holders should take note that the value of an investment in the Fund and its distribution payable (if any) may go down as well as up and are not guaranteed. Unit holders should also take note that investment in the Fund involves some degree of risk and that the value of their investment is at risk depending on the underlying investments of the Fund.

KEY RISKS

6. What are the key risks associated with this fund?

General risks

Capital risk	Capital risk broadly means that investors may lose money and may not recover their capital in full.
Market risk	Market risk refers to the potential losses that may arise from adverse changes in the market prices of the investments of the Fund. Prices of securities that the Fund has invested in may fluctuate in response to market developments (such as adverse changes in government regulations and policies, economic developments, investor sentiment, inflation, interest rates and exchange rates), which would then affect the Fund's NAV per unit.
Interest rate risk	This risk refers to the effect of interest rate changes on the prices of the Fund's investments in money market instruments such as negotiable instruments of deposits ("NID"). Generally, interest rate movements are inversely correlated with prices of NID, i.e. when interest rate rise, prices of NID will fall and vice versa. The fluctuations in the prices of the NID may, in turn, have an impact on the Fund's NAV per unit. This risk can be mitigated by holding the NID until their maturity due to the lock in of price and yield.
Non-compliance risk	This is the risk where the Manager does not comply with the provisions as set out in the deed; or the laws/guidelines that govern the Fund; or its internal procedures and policies. The non-compliance could be due to several factors such as a result of human errors and oversight system failures or fraudulent acts by the Manager. Any non-compliance may adversely affect the Fund's NAV per unit, especially in situations where the Manager is forced to sell the investments of the Fund at unfavourable prices to resolve the non-compliance. The Manager has imposed stringent internal compliance controls to mitigate this risk.
Loan financing risk	The risk occurs when unit holders take a loan or financing to finance their investment. The inherent risk of investing with borrowed or financed money includes unit holders being unable to service the loan or financing payments. In the event units are used as collateral, unit holders may be required to top-up their existing instalments 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 or financing. <i>Please see unit trust loan financing risk disclosure statement in the account opening form (individual) section.</i>
Inflation/purchasing power risk	This refers to the likelihood that a unit holder's investments are not growing at a rate equal or greater than the inflation rate, thus resulting in the unit holder's decreasing purchasing power.
Liquidity risk	Liquidity risk comprises two (2) broad risk types: Market Liquidity Risk and Funding Liquidity Risk. Market Liquidity Risk is defined as the ease with which a security can be sold at or near its fair value depending on the trading volume of that security in the market. If the Fund holds a large portfolio of securities that are less liquid, the securities may have to be sold at unfavourable prices and/or withdraw deposits placed with financial institutions prior to maturity which would expose the Fund to a higher degree of market liquidity risk. As such, any premature withdrawal of deposits where interest income may be forfeited or forced sale of the Fund's investment to meet any shortfall will have adverse impact on the Fund's NAV per unit and subsequently the value of unit holders' investments in the Fund. Funding Liquidity Risk is defined as the risk that the Fund will not be able to meet efficiently both the expected and unexpected current and future cash outflow. The risk primarily involves the Fund's inability to meet redemption requests without major distortion to the portfolio allocation. To mitigate this risk, the Manager will employ prudent liquidity management such as cash flow and redemption monitoring to ensure that the Fund maintains reasonable levels of liquidity to meet any redemption request supplemented by a temporary defensive strategy should adverse conditions prevail. The Manager will apply liquidity risk management tools inclusive of liquidity stress test to assess the Fund's viability to meet expected and unexpected redemptions under adverse scenarios. Additionally, the Manager will employ liquidity risk scoring. The liquidity risk scoring is part of the calculation of the risk profile of the Fund. It measures the liquidity profile of the investments and is able to trigger the Manager on the investments that have a worsened liquidity position. The Manager may, in consultation with the Trustee, suspend dealing in units under exceptional circumstances where there is sufficient reason to do so having regard to the interests of the unit holders in an effort to further curtail the liquidity risk experienced by the Fund. Exceptional circumstances can be considered where the market value or fair value of a material portion of the Fund's assets cannot be determined.

Suspension of repurchase request risk	Having considered the best interest of unit holders, the repurchase requests by the unit holders may be subject to suspension due to exceptional circumstances, where the market value or fair value of a material portion of the Fund's assets cannot be determined. In such case, unit holders will not be able to redeem their units and will be compelled to remain invested in the Fund for a longer period of time than original timeline. Hence, their investments will continue to be subject to the risks inherent to the Fund.
Settlement and delivery risk	This is the risk that transactions in financial instruments are not settled on the scheduled delivery date. In some markets, settlement rules may not necessarily enable trading volumes to be managed and absorbed. In this case, investors may be unable to benefit fully from a market opportunity or, conversely, may be exposed to higher losses due to a fall in value between the expected and the actual delivery date.
Warrant risk	Warrants have a limited life, as denoted by the expiry date of each issue. After this date, warrants can no longer be traded or exercised. Hence, the warrants are worthless after their expiry date. It must also be noted that warrants experience time decay (erosion of their time value) throughout their life, and that the rate of this decay accelerates as warrants near expiry.

Specific risks

Particular security risk	The performance of each individual security that the Fund invests in will affect the price of units. The performance of each security is dependent on factors which include but are not limited to the management quality of the particular company, its growth potential, changes in consumer tastes and preferences, and conditions specific to the industry of the security that the Fund has invested in. Valued collectively, the performance of individual securities will cause the Fund's NAV per unit to rise or fall accordingly. The Fund's NAV per unit is also dependent on the weightage of the individual securities within the Fund's portfolio. This risk is managed by adherence to a strict investment decision-making process which is applied in the security selection process and involves conducting primary and secondary research on factors relevant to each individual security issuer. For each security, emphasis will be on the company's industry and business outlook, management track record, financial health, earnings quality, growth potential and other financial valuations.
Counterparty risk	The Fund's investments in money market instruments or placements of deposits with financial institutions are subject to the risk of the counterparty. Counterparty risk refers to the possibility that the counterparties or financial institutions being unable to make timely payments of interest and/or principal payment on the maturity date. This may then lead to a default in the payment and/or interest and ultimately, affect the NAV per unit of the Fund. To mitigate this risk, the Manager will ascertain the creditworthiness of the counterparties or financial institutions through a rigorous and disciplined credit research and analysis prior to its investments.
Currency risk	This risk is associated when the Fund has investments that are denominated in foreign currency. Any fluctuations in the currency exchange rates can affect the Fund's foreign investments when it is converted back to the Base Currency, and subsequently affect the Fund's NAV per unit. Investors 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 in the Base Currency and vice versa. Investors 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. This risk may be mitigated through investing in a wide range of foreign currency denominated assets, thus reducing the risk of single currency exposure. Alternatively, hedging may be applied to mitigate the currency risk, where necessary. While currency hedging has the potential to mitigate adverse currency fluctuations, any potential gains from currency appreciation will be capped. Therefore, unit holders will not benefit from any currency appreciation.
Country risk	<p>The foreign investments made by the Fund may be affected by changes in the economic, social and/or political conditions of the countries in which the investments are made. These changes may in turn, influence the growth and development of businesses and have an adverse impact on market sentiment. For example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the Fund in those affected countries. This in turn may cause the NAV of the Fund or prices of units to fall. However, this risk may be mitigated by conducting thorough research on the respective markets, their economies, companies, politics and social conditions as well as minimising or omitting investments in such markets.</p> <p>The Manager will ensure all necessary licenses/permits for investments are applied for in countries that require such licenses/permits. The Manager will seek to invest in other accessible markets if the Manager is unable to obtain the necessary licenses/permits in those countries, or that such licenses/permits are revoked or not renewed.</p>
Fund management risk	The performance of the Fund is dependent on the experience, knowledge, expertise and investment strategies adopted by the personnel of the External Fund Manager. Lack of experience, knowledge and expertise, as well as poor execution of the investment strategy or general management of the Fund may jeopardise the unit holders' capital and returns. In view of this, stringent selection of external fund manager of the Fund is crucial towards mitigating this risk.
Emerging markets risk	This risk is associated with the Fund's investments in emerging markets. Investments in securities of these markets would generally entail a higher risk than investments in securities of developed markets. This is because investments in emerging markets are more susceptible to the risk that the government may discriminately impose or fail to enforce the laws, regulations, policies or contracts governing an investment. The effect of such changes can have an adverse impact on the Fund's NAV per Unit and affect the Unit holder's capital and returns. To mitigate this risk, the Manager will monitor more closely the Fund's investments in such markets

Hedging risk	The Manager has the flexibility to hedge particularly the foreign currency exposure by using derivatives. Foreign currency hedging has the potential to mitigate adverse foreign currency fluctuations but may not completely eliminate all currency risk. Hedging involves costs which reduce investment performance of the Fund.
Collective investment scheme risk	Investing in CIS may be more costly to the Fund than if the Fund had invested in the underlying investments directly as the Fund will indirectly be paying the fees and expenses of the CIS in addition to the Fund's direct fees and expenses. Investing in other CIS may be subject to the risk that (i) the valuations of the Fund may not reflect the true value of the underlying CIS at a specific time which could result in significant losses or inaccurate pricing for the Fund and/or (ii) the valuation may not be available as at the relevant valuation point for the Fund. The Fund's investments in CIS may subject the Fund to additional risks (such as risk associated with the investment manager of the CIS) than if the Fund would have invested directly in the underlying investments of the CIS. The risk associated with the investment manager of the CIS includes but are not limited to the risk of non-adherence to the investment objective, strategy and policies of the CIS, the risk of direct or indirect losses resulting from inadequate or failed operational and administrative processes and systems of the investment manager of the CIS, and the risk that the CIS may underperform due to poor investment decisions by the investment manager of the CIS as well as poor market conditions.

INVESTORS SHOULD TAKE NOTE THAT THE ABOVE LIST OF RISKS MAY NOT BE EXHAUSTIVE AND IF NECESSARY, THEY SHOULD CONSULT THEIR ADVISER(S) FOR A BETTER UNDERSTANDING OF THE RISKS.

FEES & CHARGES

7. What are the fees and charges involved?

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

The following table describes the charges that you may **directly** incur when you buy or redeem units:

	Classes	
	AUD Class, MYR Class, MYR Hedged Class, USD Class & SGD Class	MYR Hedged I Class
Sales charge¹	Up to 6.00% of the NAV per unit of the Fund.	
Redemption charge¹	There is no redemption charge imposed by the Manager.	
Switching fee¹	There is no switching fee imposed on switching of Funds.	
Transfer fee¹	A transfer fee may be imposed on unit holders who transfer, either fully or partially, the units registered in their names to other persons. However, the Manager has waived the transfer fee for this Fund.	

The following table describes the fees that you may **indirectly** incur when you invest in the Fund:

	Classes	
	AUD Class, MYR Class, MYR Hedged Class, USD Class & SGD Class	MYR Hedged I Class
Annual management fee¹	Up to 2.00% per annum of the Fund's NAV, calculated and accrued on a daily basis.	Up to 1.50% per annum of the Fund's NAV, calculated and accrued on a daily basis.
Annual trustee fee¹	Up to 0.06% per annum of the Fund's NAV, subject to a minimum of RM12,000 per annum (excluding foreign custodian fees and charges), calculated and accrued on a daily basis.	
Other Fund Expenses	There are other fees involved in the administration of the Fund. The other fund expenses are custodian fee (for funds with foreign investments) (if any), brokerage fee (if any), the auditor's fees and other relevant professional fees such as validation and regulatory reporting on common reporting standard, foreign account tax compliance act, distribution of statements of investment, semi-annual and annual reports, tax vouchers, distribution warrants, fund valuation and accounting of the Fund performed by the fund valuation agent and other notices to unit holders as well as expenses that are directly related and necessary to the business of the Fund as set out in the deed. The Fund's expenses shall be paid out of the Fund.	

Note:

¹ All fees and charges and/or sum set out that may be payable to the Manager/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. The Manager/Trustee (where applicable) shall have the right to charge and recover from the Fund any applicable taxes and/or duties now or hereafter imposed by law or required to be paid in connection with the products or services provided by the Manager/Trustee (where applicable).

VALUATIONS AND EXITING FROM INVESTMENT

8. How often are valuations available?

The NAV per unit of the Fund is determined on each Business Day¹. The daily NAV per unit of the Fund can be obtained via online portal of the Manager's website at www.hlam.com.my or our branch offices. Alternatively, investors may contact the Customer Experience personnel at 03 – 2081 8600 ext 18603/18604 for the NAV per unit.

9. How can I exit from this investment and what are the risks and costs involved?

Cooling-off right

The cooling-off right allows investors an opportunity to reverse an investment decision, which could have been unduly influenced by certain external elements or factors.

The cooling-off period for the Fund is six (6) Business Days¹ commencing from the date the Manager receives the application for purchase of units.

A cooling-off right is only given to individual investors, who are investing in any of the Manager's funds for the first time. However, the following persons and/or institutions are not entitled to the cooling-off right (as stipulated under the Guidelines on Unit Trust Funds issued by the Securities Commission Malaysia ("SC")):-

- A staff of the Manager; and
- A person registered with a body approved by the SC to deal in unit trusts.

The refund for every unit held by the investor pursuant to the exercise of a cooling-off right must be the sum of:

- if the original price of a unit is higher than the price of a unit at the point of exercise of the cooling-off right ("market price"), the market price at the point of cooling-off; or
- if the market price is higher than the original price, the original price at the point of cooling-off; and
- the sales charge per unit originally imposed on the day the units were purchased.

Payment will be made to the investor within seven (7) Business Days¹ of receiving such notification. For investments made through cheque, the payment for the cooling-off will only be made to the investor after the cheque has been cleared.

Redemption of units

- No redemption charge is imposed upon redemption of units.
- Minimum redemption of units is 1000 units.
- No restriction on the frequency for redemption.
- Cut-off time for any redemption requests is at 4.00 p.m. on any Business Day¹.
- For partial redemption, you must maintain a minimum balance of 1,000 units in the Fund. Otherwise, the Manager will automatically effect a full redemption and inform the unit holder thereafter.
- Payment will be made to you within (7) Business Days¹.
- Payment can be made either via cheque, telegraphic transfer to Hong Leong Bank Berhad or participating banks' GIRO account.

Transfer of units

- Transfer of units is allowed for this Fund either fully or partially. The minimum transfer of units is 1,000 units.

Switching of units*

- Switching of units is allowed for this Fund. The minimum amount of units switch to other fund(s) is 1,000 units.

** The Fund does not allow switching within the same fund i.e. from one class to another class. However, switching facility enables switching to other funds (or its classes), provided that the fund (or its class) is denominated in the same currency as the class that were intended to switch out, and it is subject to the terms and conditions applicable for the respective funds.*

FUND PERFORMANCE

10. Information on Fund Performance

Not applicable as this is a new fund.

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

¹ 'Business Day' refers to a day (other than Saturday, Sunday or public holidays) on which the Manager is open for business and Bursa Malaysia is open for trading.

CONTACT INFORMATION

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

1. For internal dispute resolution, you may contact:

Hong Leong Asset Management Bhd

Level 18, Block B, Plaza Zurich

No. 12, Jalan Gelenggang

Bukit Damansara

50490 Kuala Lumpur

Tel : 03-2081 8600

Website : www.hlam.com.my

E-mail : inquiry@hlam.hongleong.com.my

2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (FMOS):

(a) via phone to : 03-2227 2811

(b) via fax to : 03-2272 1577

(c) via e-mail to : enquiry@ofs.org.my

(d) via letter to : Financial Markets Ombudsman Service (FMOS)

Level 14, Main Block

Menara Takaful Malaysia

No. 4, Jalan Sultan Sulaiman

50000 Kuala Lumpur

3. You can also direct your complaint to the Securities Commission Malaysia (SC) even if you have initiated a dispute resolution process with FMOS. 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

3 Persiaran Bukit Kiara

Bukit Kiara

50490 Kuala Lumpur

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

(a) via phone to : 03-7890 4242

(b) via e-mail to : complaints@fimm.com.my

(c) via online complaint form available at : www.fimm.com.my

(d) via letter to

: Legal & Regulatory Affairs

Federation of Investment Managers Malaysia

19-06-01, 6th Floor Wisma Capital A

No. 19, Lorong Dungun

Damansara Heights

50490 Kuala Lumpur