



**AmInvest**

**AmFunds Management Berhad**  
**198601005272 (154432-A)**

# **AmBon Islam** **(the “Fund”)**

## **RESPONSIBILITY STATEMENT**

This Product Highlights Sheet has been reviewed and approved by the Directors of AmFunds Management Berhad and they have collectively and individually accepted 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 Securities Commission Malaysia has authorised the issuance of the Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of AmFunds Management Berhad, the management company responsible for the Fund and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

**INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IF INVESTORS ARE UNABLE TO MAKE THEIR OWN EVALUATION, THEY ARE ADVISED TO CONSULT PROFESSIONAL ADVISERS.**

### **PERSONAL DATA**

As part of our day to day business, we collect your personal information when you apply to open an account with us, subscribe to any of our products or services or communicate with us. In return, we may use this information to provide you with our products or services, maintain our records or send you relevant information. We may use your personal information which includes information on any transactions conducted with us, for one or more of the following purposes, whether in Malaysia or otherwise:

- a. Assess your eligibility or suitability for our products which you had applied for and to verify your identity or financial standing through credit reference checks;
- b. To notify you of more and up to-date information such as improvements and new features to the existing products and services, development of new products, services and promotions which may be of interest to you;
- c. Manage and maintain your account(s) through regular updates, consolidation and improving the accuracy of our records. In this manner we can respond to your enquiries, complaints and to generally resolve disputes quickly so that we can improve our business and your relationship with us;
- d. Conduct research for analytical purposes, data mining and analyse your transactions / use of products and services to better understand your current financial / investment position and future needs. We will also produce data, reports and statistics from time to time, however such information will be aggregated so that your identity will remain confidential;
- e. Comply with the requirements of any law and regulations binding on us such as conducting anti-money laundering checks, crime detection / prevention, prosecution, protection and security;
- f. Enforcement of our rights to recover any debt owing to us including transferring or assigning our rights, interests and obligations under any of your agreement with us;
- g. In the normal course of general business planning, oversight functions, strategy formulation and decision making within AmBank Group;
- h. To administer and develop the Manager's and/or the Manager's associated companies within the AmBank Group business relationship with you;
- i. Outsourcing of business and back-room operations within AmBank Group and/or other service providers; and
- j. Any other purpose(s) that is required or permitted by any law, regulations, standards, guidelines and/or relevant regulatory authorities including with the trustee of the Fund.

Investors are advised to read our latest or updated Privacy Notice (notice provided as required under the Personal Data Protection Act 2010) available on our website at [www.aminvest.com](http://www.aminvest.com). Our Privacy Notice may be revised from time to time and if there is or are any revision(s), it will be posted on our website and/or other means of communication deemed suitable by us. However any revision(s) will be in compliance with the Personal Data Protection Act 2010.

**This Product Highlights Sheet only highlights the key features and risks of the Fund. Investors are advised to request, read and understand the prospectus which includes any supplementary or replacement prospectus of the Fund (“Prospectus”) before deciding to invest.**

**The Fund has been certified as being Shariah-compliant by the Shariah adviser appointed for the Fund.**

## PRODUCT HIGHLIGHTS SHEET

This Product Highlights Sheet is an important document:

- **It is a summary of the salient information about the Fund.**
- **You MUST NOT invest in the Fund based on this Product Highlights Sheet alone.** Please read the Prospectus before deciding to make an investment. If you do not have a copy, please contact us to ask for one.
- You should not invest in the Fund if you do not understand it or are not comfortable with the accompanying risks.

### What is the Fund about?

AmBon Islam is a medium to long-term\*\* Sukuk fund issued by AmFunds Management Berhad that aims to provide a stream of halal income\*.

### Who is the Fund suitable for?

The Fund is suitable for investors:

- with medium to long-term\*\* investment goals; and
- seeking potential regular Shariah-compliant income\* from investing in a Sukuk fund.

Notes:

\*The income could be in the form of units or cash.

\*\*Medium to long-term refers to a period of at least three (3) years

### What am I investing in?

Fund Category	Sukuk
Fund Type	Income
Investment Objective	AmBon Islam is a medium to long-term Sukuk fund that aims to provide a stream of halal income*. <i>Notes:</i> <i>Any material change to the investment objective of the Fund would require Unit Holders' approval.</i> <i>* The income could be in the form of units or cash.</i>
Investment Strategy	The Fund seeks to achieve its objective by investing primarily in sukuk and Islamic money market instruments with the following minimum credit rating: i. Short-term credit rating of P2 by RAM or its equivalent as rated by a local or global rating agency; or ii. Long-term credit rating of BBB3 by RAM or its equivalent as rated by a local or global rating agency.  The Investment Manager may invest in the Shariah-compliant investments either directly or via Islamic CIS. The Fund's investment maturity profile is subject to duration management in view of the interest rate scenario.  The Investment Manager will also: <ul style="list-style-type: none"> <li>• employ active tactical duration management, where duration of the portfolio of the Fund will be monitored and modified according to interest rate outlook without any portfolio maturity limitation;</li> <li>• analyze the general economic and market conditions;</li> <li>• use models that analyze and compare expected returns and assumed risk;</li> <li>• focus on Shariah-compliant securities and instruments that would deliver better returns for a given level of risk; and</li> <li>• consider obligations with a more favorable or improving credit or industry outlook that provide the potential for capital appreciation.</li> </ul> The Fund invests in Malaysia and to a lesser extent, in other countries globally where the regulatory authority is an ordinary or associate member of the IOSCO.  The Fund is actively managed. However, the frequency of its trading strategy will depend on investment opportunities.
Asset Allocation	<ul style="list-style-type: none"> <li>• 70% to 100% of the Fund's net asset value (the "NAV") will be invested in sukuk and Islamic money market securities; and</li> <li>• Up to 30% of the Fund's NAV in Shariah-compliant liquid assets.</li> </ul>
Base Currency	Ringgit Malaysia (RM)

Performance Benchmark	BPAM Corporates (3 years to 7 years) Sukuk Index. (source: <a href="http://www.bpam.com.my/www.aminvest.com">www.bpam.com.my/www.aminvest.com</a> )  <i>Note: The risk profile of the Fund may not be the same as the risk profile of the performance benchmark.</i>
Launch Date	26 November 2001
Income Distribution	Income distribution (if any) is paid at least twice every year.

### **Shariah Investment Guidelines**

The following are the Shariah investment guidelines for the Fund, which the Investment Manager, is to strictly adhere to on a continuous basis. Any potential departures from these guidelines due to certain unique conditions or unusual situations will require Amanie Advisors Sdn Bhd's (the "Shariah Adviser") prior approval before implementation.

#### **1. Type of Securities**

The Fund is to acquire only the following Shariah-compliant fixed income instruments:

##### Sukuk

Sukuk are certificates that provide evidence of an investment into an underlying asset or a project which is typically an income generating asset or project. The types of sukuk that are permissible for the Fund to invest in would include but not limited to:

1. Bai' Bithaman Ajil
2. Murabahah
3. Ijarah
4. Musharakah
5. Mudarabah
6. Istithmaar

All these sukuk must represent an undivided beneficial ownership of the sukuk investors in the underlying income producing assets. The profits payable to sukuk investors is to be generated from these assets.

The above list is not meant to be exhaustive. As the sukuk market is always evolving, the Investment Manager would be allowed to invest in newly introduced sukuk structures if they are deemed as Shariah-compliant by the Shariah Adviser.

##### Shariah-compliant mortgage backed securities

Shariah-compliant mortgage backed securities would include any form of Shariah-compliant securitization of which the underlying mortgage pools are based on the following Shariah contracts:

1. Ijarah Muntahiya bi Tamleek (Lease with ownership transfer)
2. Musharakah Mutanaqisah (Diminishing partnership)

##### Shariah-compliant asset backed securities

Shariah-compliant asset backed securities would include any form of Shariah-compliant securitization based on a true sale concept of which the cash flow related to the underlying assets are based on the transactions that use the following Shariah contracts, but not limited to:

1. Ijarah
2. Musharakah
3. Mudarabah

##### Shariah fixed income deposit or investment

This will include all dealings and transactions using Murabahah based commodity trading and other Shariah-compliant liquidity instruments to obtain a fixed income return through a special arrangement.

1. Commodity Murabahah
2. Tawarruq
3. Mudarabah investment account
4. Wakalah investment
5. Shariah-compliant Government Investment Issues (Mudarabah and Musharakah certificates)

#### **2. Restrictions**

Any Shariah fixed income or liquidity instruments that are not mentioned in this guideline will have to be submitted to the Shariah Adviser for evaluation and endorsement prior to investment.

### **Who am I investing with?**

Manager	:	AmFunds Management Berhad ("AFM")
Investment Manager	:	AmIslamic Funds Management Sdn Bhd ("AIFM")
Trustee	:	AmanahRaya Trustees Berhad
Trustee's Delegate (Custodian)	:	Citibank N.A. Singapore Branch
Shariah Adviser	:	Amanie Advisors Sdn Bhd
Taxation Advisor	:	Deloitte Tax Services Sdn Bhd
Auditor	:	Ernst & Young

All transactions with related parties are to be executed on terms which are best available to the Fund and which are not less favourable to the Fund than an arm's length transaction between independent parties. The Fund may have dealings with parties related to the Manager. The related parties defined are AIFM, AmInvestment Bank Berhad, AmInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad. The directors of AFM may have direct or indirect interest through their directorships in parties related to AFM.

The Manager may conduct cross trades between funds and private mandates it currently manages provided that all criteria imposed by the regulators are met. Notwithstanding, cross trades between the personal account of an employee of the Manager and the Fund's account and

between the Manager's proprietary trading accounts and the Fund's account are strictly prohibited. The execution of cross trade will be reported to the investment committee and disclosed in the Fund's reports accordingly.

### What are the possible outcomes of my investment?

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

### What are the key risks associated with the Fund?

#### General risks associated with investing in a unit trust fund

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 resulting in a decline in a fund's net asset value.
Inflation Risk	This is the risk that investors' investment in a fund may not grow or generate income at a rate that keeps pace with inflation.
Manager's Risk	This risk refers to the day-to-day management of the fund by the manager which will impact the performance of a fund.
Non-Compliance Risk	This is the risk of the manager, the investment manager or the trustee not complying with their respective internal policies, the deed and its supplemental deeds, securities law or guidelines issued by the regulators relevant to each party, which may adversely affect the performance of a fund.
Loan Financing Risk	This risk occurs when investors take a loan/financing to finance their investment. The inherent risk of investing with borrowed money includes investors being unable to service the loan repayments.
Country Risk	Investments of a fund in any countries may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the fund invests in.

#### Specific risks associated with the Fund

Credit and Default Risk	Credit risk relates to the creditworthiness of the issuers of the fixed income instruments and their expected ability to make timely payment of profit or interest and/or principal. Default risk relates to the risk that an issuer of a fixed income instrument either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the fixed income instruments.
Shariah Non-Compliance Risk	This is the risk of the Fund not conforming to Shariah investment guidelines. Note that as the Fund can only invest in Shariah Compliant instruments, non-compliance may adversely affect the NAV of the Fund when the rectification of non-compliance results in losses.
Income Distribution Risk	The distribution of income is not guaranteed.
Rate of Return Risk	Rate of return risk refers to the impact of rate of return changes on the valuation of fixed income instruments. When rate of return rises, fixed income instruments prices generally decline and this may lower the market value of the Fund's investment in fixed income instruments. The reverse may apply when rate of return falls.
Counterparty Credit Risk	Counterparty credit risk is the risk arising from the possibility that the counterparty may default or not able to fulfill a trade settlement prior or on the settlement date of the trade. This could adversely affect the value of the Fund.
Liquidity Risk	Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavourable prices.
Currency Risk	As the investments of the Fund may be denominated in currencies other than the base currency, 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.

**Note: The abovementioned risks which investors should consider before investing into the Fund should not be considered to be an exhaustive list. Investors should be aware that investments in the Fund may be exposed to other unforeseeable risks from time to time. Investors are advised to consult their professional adviser. Please refer to the Prospectus under "Risk Factors" for further details on risks.**

**Please note that if you invest in units through a distributor via a nominee system of ownership, you will not be deemed a unit holder under the deed of the Fund.**

### What are the fees and charges involved?

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

#### What will I be charged by AFM?

Entry Charge	Distribution Channel	Maximum entry charge
	Direct Sales & Institutional Unit Trust Advisers ("IUTA")	Up to 1.00% of NAV per unit of the Fund.

	Distribution Channel	Maximum entry charge
	Employee Provident Fund - Members Investment Scheme ("EPF-MIS")	Up to 1.00% of NAV per unit of the Fund.
	<p>Notes:</p> <p>The entry charge is to be charged upon investment in the Fund.</p> <p>There will be no entry charge for all staff from AmBank Group.</p> <p>Investors are advised that they may negotiate for lower entry charge prior to the conclusion of sales.</p>	
Exit Penalty	There is no exit penalty for this Fund.	
Transfer Fee	Nil.	
Bank Charges/Fees	Bank charges or fees are incurred only upon withdrawals.	
Switching Fee	<p>For switches between any of the funds managed by AFM, investors will be charged on the differences of entry charge between funds switched, which is up to a maximum of 6% of NAV per unit of the fund switched into. No entry charge will be imposed if the fund to be switched into has a lower entry charge. However, the Manager has the discretion to waive or reduce the switching fee.</p> <p>Switching may also be subject to an exit penalty should the fund switched out impose an exit penalty.</p>	

#### **What are the key ongoing fees charged to the Fund?**

Annual Management Fee	Up to 1.00% per annum of the NAV of the Fund.
Annual Trustee Fee	Up to 0.07% per annum of the NAV of the Fund.

**Note: Unless stated otherwise, all fees, charges and/or expenses disclosed in the Product Highlights Sheet are exclusive by way of example and not limitation; goods and services tax, value added tax, consumption tax, levies, duties and other taxes as may be imposed by the Government of Malaysia from time to time (collectively known as "Taxes"). If these fees, charges and/or expenses are subject to any Taxes, such Taxes shall be borne and payable by the unit holders and/or the Fund (as the case may be) at the prevailing rate, including any increase or decrease to the rate, in addition to the fees, charges and/or expenses stated herein.**

**You are advised to consider the fees and charges involved before investing in the Fund. Unit prices and distributions, if any, may go down as well as up.**

#### **How will I be notified of any increase in fees and charges?**

- A written communication will be sent to unit holders to notify of the higher rate and its effective date; and
- A supplementary or replacement prospectus will be registered and issued.

#### **How often are valuations available?**

We publish updated information on our website [www.aminvest.com](http://www.aminvest.com); and the NAV per unit of the Fund is sent to the Federation of Investment Managers Malaysia (FIMM) in order for it to be published in major newspapers on a daily basis.

#### **How can I invest in or exit from this investment?**

##### **How can I invest in this investment?**

Investors may submit applications to the Manager on any Business Day with complete documentation subject to the minimum initial investment amount and minimum additional investment amount (or such amount as the Manager may from time to time decide).

Minimum Initial Investment	RM1,000.
Minimum Additional Investment	RM500.
Submission Of Application	Monday to Friday (except public holiday)
Cut-Off Time	<ul style="list-style-type: none"> <li>• If an application with cleared payments and complete documentation is accepted by us or our appointed distributors <b>before</b> 4.00 p.m. on a Business Day, it will be processed at the closing NAV per unit calculated at the end of the same Business Day.</li> <li>• If an application with cleared payments and complete documentation is accepted by us or our appointed distributors <b>after</b> 4.00 p.m. on a Business Day, it will be processed at the closing NAV per unit calculated at the next Business Day.</li> </ul> <p>Notes:</p> <ul style="list-style-type: none"> <li>• <i>Business Day is a day on which the Bursa Malaysia and/or banks in Kuala Lumpur are open for business. The Manager may declare certain Business Day to be a non-Business Day although banks in Kuala Lumpur are open, if the market in which the Fund is invested is closed for business. This information will be communicated to investors via the Manager's website at <a href="http://www.aminvest.com">www.aminvest.com</a>.</i></li> <li>• <i>The Manager reserves the right to reject any application that is unclear, incomplete and/or not accompanied by the required documents or proof of payment. Incomplete applications will not be processed until all the necessary information has been received.</i></li> <li>• <i>Investors should note that different distributors may have different cut off times in respect of receiving application request. Investors are advised to contact the relevant distributors to obtain further information and should check with the relevant distributors on their cut off time in respect of receiving application request.</i></li> </ul>

Note: The Manager reserves the right to change the stipulated amount from time to time. You may request for a lower amount subject to the Manager's discretion to accept.

**You should NOT make payment in cash to a unit trust consultant or issue a cheque in the name of a unit trust consultant.**

### How can I exit from this investment?

Investors may withdraw all or part of their units on any Business Day subject to the minimum withdrawal and to maintain a minimum holding for partial withdrawal (or such units as the Manager may from time to time decide).

Minimum Redemption / Switching	500 units.
Minimum Holding Balance	1,000 units.
Submission Of Redemption Request	Monday to Friday (except public holiday)
Access To Money	<ul style="list-style-type: none"> <li>If a redemption request is accepted by us or our appointed distributors <b>before</b> 4.00 p.m. on a Business Day, it will be processed at the end of day NAV per unit of the Fund of the same Business Day.</li> <li>If a redemption request is accepted by us or our appointed distributors <b>after</b> 4.00 p.m. on a non-Business Day, it will be processed at the end of day NAV per unit of the Fund of the next Business Day.</li> <li>The redemption proceeds will be paid to investors within ten (10) days of receiving the redemption request.</li> </ul> <p><i>Note: Once the Manager accept investor's redemption request, it can only be cancelled at the Manager's discretion.</i></p>
Cooling-Off Right	Investors who are investing with the Manager for the first time may exercise their cooling-off right. The cooling-off right, however, shall not extend to a corporation/institution, staff of Manager and Investment Manager and persons registered to deal in unit trust funds of the Manager.
Cooling-Off Period	The cooling-off period shall be for a total of six (6) Business Days commencing from the date the application for units is received by the Manager.  <i>Note: Application under EPF-MIS will be subjected to EPF's terms and conditions (if any).</i>

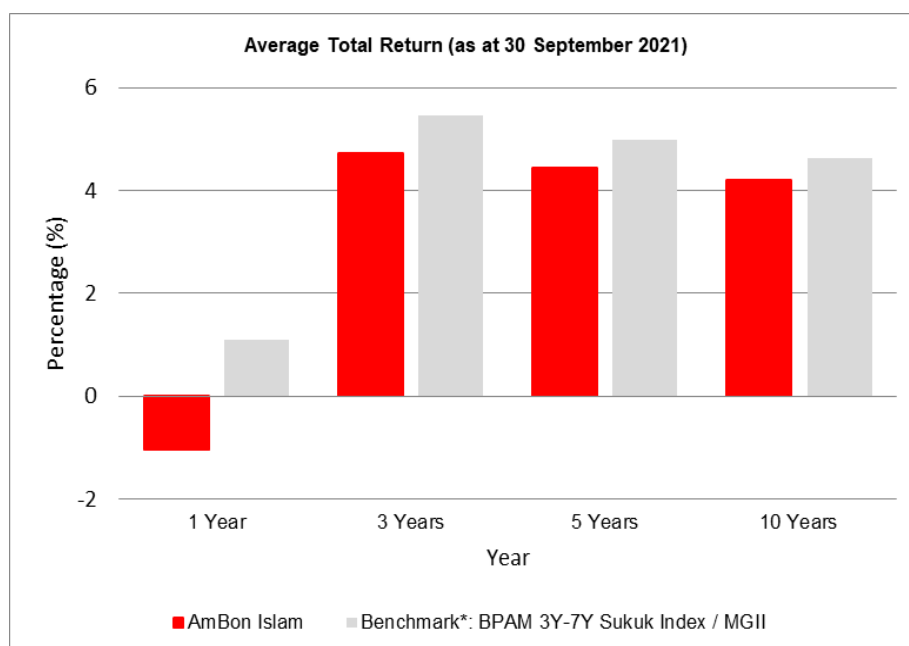
Note: The Manager reserves the right to change the stipulated amount from time to time. You may request for a lower amount subject to the Manager's discretion to accept.

**No withdrawals will be paid in cash under any circumstances.**

### Fund Performance

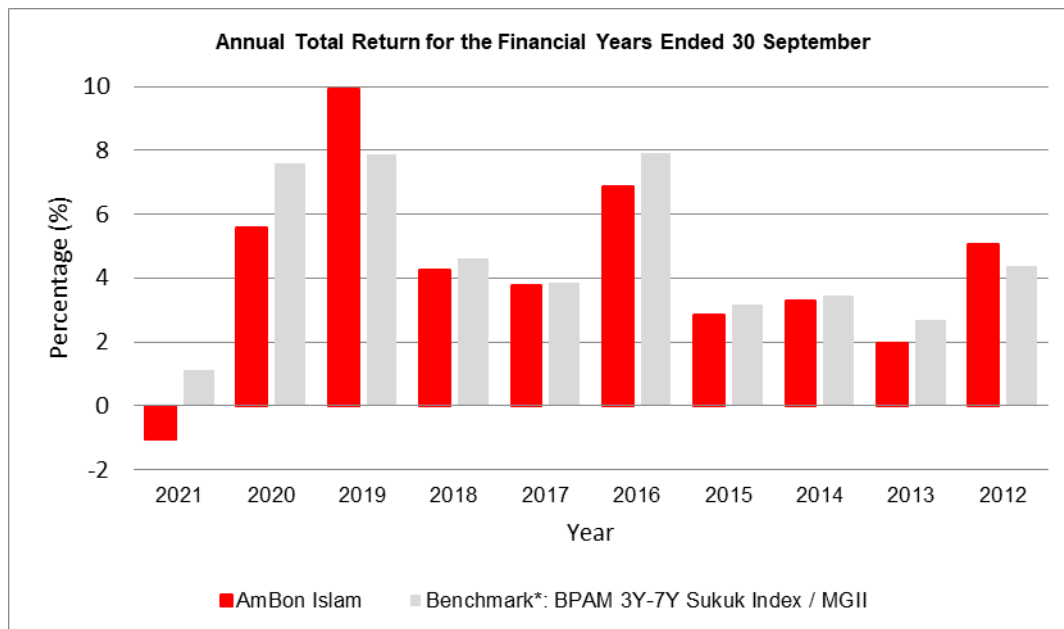
#### Average Total Return (as at 30 September 2021)

	1 Year	3 Years	5 Years	10 Years
	%	%	%	%
<b>AmBon Islam</b>	-1.05	4.71	4.44	4.21
<b>Benchmark*: BPAM 3Y-7Y Sukuk Index / MGII</b>	1.10	5.46	4.97	4.63



**Annual Total Return for the Financial Years Ended 30 September**

	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
	%	%	%	%	%	%	%	%	%	%
<b>AmBon Islam</b>	-1.05	5.56	9.93	4.25	3.79	6.86	2.84	3.28	1.98	5.07
<b>Benchmark*: BPAM 3Y-7Y Sukuk Index / MGII</b>	1.10	7.57	7.86	4.62	3.84	7.93	3.17	3.43	2.70	4.38



\* Benchmark – from 1 October 2016 onwards  
BPAM Corporates (3 years to 7 years) Sukuk Index (“BPAM 3Y-7Y Sukuk Index”) (Available at [www.aminvest.com](http://www.aminvest.com))  
– from 26 November 2001 until 30 September 2016  
Quantshop Medium Government Investment Issues Index (“MGII”)  
Source Benchmark Return: AmFunds Management Berhad  
Source Fund Return: Novagni Analytics and Advisory Sdn. Bhd.

**1-Year Fund Performance Review**

For the financial year ended 30 September 2021, the Fund registered a negative return of 1.05% comprising of negative 3.34% capital and 2.29% income distribution. Thus, the Fund’s negative return of 1.05% has underperformed the benchmark’s return of 1.10% by 2.15%.

**Basis of calculation and assumptions**

AmBon Islam’s performance is calculated based on the net asset value per unit of the Fund. Average total return of the Fund and its benchmark for a period is computed based on the absolute return for that period annualised over one year.

**Portfolio Turnover Ratio (PTR)**

	Financial Year Ended 30 September 2021	Financial Year Ended 30 September 2020	Financial Year Ended 30 September 2019
<b>PTR (times)</b>	0.66	0.98	0.78
<b>Remarks</b>	2021: The PTR decreased by 0.32 times (32.65%) as compared to 0.98 times in 2020 mainly due to decrease in investing activities. 2020: The PTR increased by 0.20 times (25.64%) as compared to 0.78 times in 2019 mainly due to increase in investing activities.		

**Distribution**

	Financial Year Ended 30 September 2021	Financial Year Ended 30 September 2020	Financial Year Ended 30 September 2019
<b>Gross distribution per unit (sen)</b>	3.00	3.39	6.00
<b>Net distribution per unit (sen)</b>	3.00	3.39	6.00

Distribution is in the form of units or cash.

Past performance of the Fund is not an indication of its future performance.

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

1. If you have any complaints, you may direct your complaints to your personal adviser from the distributor or contact our customer service representative at 03-2032 2888. Alternatively, you can e-mail us at [enquiries@aminvest.com](mailto:enquiries@aminvest.com). If you wish to write to us, please address your letter to:

**AmFunds Management Berhad**  
9<sup>th</sup> & 10<sup>th</sup> Floor, Bangunan AmBank Group  
No.55, Jalan Raja Chulan  
50200 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):

- (a) via phone to : 03-2282 2280
- (b) via fax to : 03-2282 3855
- (c) via e-mail to : [info@sidrec.com.my](mailto: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 Securities Commission Malaysia (SC) 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](mailto:aduan@seccom.com.my)
- (d) via online complaint form available at [www.sc.com.my](http://www.sc.com.my)
- (e) via letter to : Consumer & Investor Office  
Securities Commission Malaysia  
No 3 Persiaran Bukit Kiara  
Bukit Kiara  
50490 Kuala Lumpur

4. You can also direct your complaint to Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:

- (a) via phone to the Aduan Hotline at : 03 2092 3800
- (b) via fax to : 03 2093 2700
- (c) via e-mail to : [complaints@fimm.com.my](mailto:complaints@fimm.com.my)
- (d) via online complaint form available at [www.fimm.com.my](http://www.fimm.com.my)
- (e) via letter to : 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