

## RHB ASIAN TOTAL RETURN FUND

### RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of RHB Asset Management Sdn Bhd and they 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 Securities Commission Malaysia has authorised the issuance of RHB Asian Total Return Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the RHB Asian Total Return Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the RHB Asian Total Return 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, the management company responsible for the RHB Asian Total Return 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 Asian Total Return Fund. Investors are advised to request, read and understand the Fund's prevailing prospectus and its supplementary(ies) (if any) before deciding to invest.**

<b>Name of Fund</b>	RHB Asian Total Return Fund ("Fund").	<b>Fund Category</b>	Feeder fund.
<b>Manager</b>	RHB Asset Management Sdn Bhd.	<b>Fund Type</b>	Growth and income.
<b>Trustee</b>	HSBC (Malaysia) Trustee Berhad.	<b>Launch Date</b>	26 February 2007.
<b>Target Fund</b>	United Asian Bond Fund.	<b>Financial Year End</b>	31 December.
<b>Target Fund's Manager</b>	UOB Asset Management Ltd.		

### PRODUCT SUITABILITY

This Fund is suitable for investors with a moderate risk profile.

### KEY PRODUCT FEATURES

#### INVESTMENT OBJECTIVE

To provide stable current income and capital appreciation by investing in debt securities issued by Asian corporations, financial institutions, governments and their agencies (including money market instruments)<sup>1</sup>. The Asian countries include but are not limited to Singapore, Malaysia, Thailand, Indonesia, Philippines, Hong Kong SAR, South Korea, Taiwan, China, Australia, New Zealand and Japan.

<sup>1</sup> *The Fund is a feeder fund that will invest principally in the United Asian Bond Fund, which is a collective investment scheme domiciled in Singapore investing in debt securities issued by Asian corporations, Asian financial institutions, Asian government and their agencies (including money market instruments) by generally maintaining an exposure of at least 70% and above in such debt securities.*

#### INVESTMENT STRATEGY

This Fund seeks to achieve its investment objective by structuring a portfolio as follows:

- At least 95% of net asset value ("NAV") will be invested in a target fund i.e. the United Asian Bond Fund.
- Up to 5% of NAV will be invested in liquid assets to provide for liquidity purpose.

The Fund is a feeder fund that will invest principally in a target fund i.e. the United Asian Bond Fund launched on 8 March 2000 (SGD class). The United Asian Bond Fund is a collective investment scheme domiciled in Singapore investing in debt securities issued by Asian corporations, Asian financial institutions, Asian government and their agencies (including money market instruments) by generally maintaining an exposure of at least 70% and above in such debt securities.

The Manager may take temporary defensive positions that may be inconsistent with Fund's principal strategy in attempting to respond to adverse economic, political or any other market conditions. In such circumstances, the Manager may reallocate up to 100% of the Fund's investments into other asset classes such as money market instruments, cash and deposits with licensed financial institutions, which are defensive in nature. In the event that the Manager reallocate up to 100% of the Fund's investments into other asset classes such as money market instruments, cash and deposits with licensed financial institutions, the Fund will no longer be able to track the performance of the United Asian Bond Fund, as the Fund is not invested into the United Asian Bond Fund.

As such, there would be a risk of underperformance of the Fund, should the United Asian Bond Fund outperform the market during the period where the Fund is not invested into the United Asian Bond Fund.

In addition, the Manager may take foreign exchange hedge positions in order to mitigate currency exposure that may erode the Fund's returns.

Notwithstanding the above, the Manager may, in consultation with the Trustee, replace the United Asian Bond Fund with another collective investment scheme with a similar objective if, in the Manager's opinion, the United Asian Bond Fund no longer meets the Fund's investment objective, or when acting in the interest of the unit holders of the Fund ("Unit Holder(s)"). However, Unit Holders' approval must be obtained.

The Manager adopts the following forms of risk management strategies to mitigate the risk inherent to the Fund:

- Temporary defensive measures - These can be undertaken upon consultation with the investment committee of the Fund and may include holding a high level of cash over investments in the United Asian Bond Fund.

The Manager also reserves the right to seek other collective investment scheme if the United Asian Bond Fund is inconsistent with the objective of the Fund, with approval of the Unit Holders.

### BENCHMARK

JP Morgan Asia Credit Index Total Return Composite.

### DISTRIBUTION

**DISTRIBUTION POLICY** - Annual distribution, subject to the availability of income at the end of the financial year.

**DISTRIBUTION MODE** - Distribution (if any) which is less than or equal to the amount of RM300.00, will be automatically reinvested into the Fund based on the NAV per unit seven (7) Business Days after the ex-dividend date. No sales charge or costs shall be incurred or payable by the Unit Holders for the reinvestment.

Distribution (if any) which is more than the amount of RM300.00, will be automatically paid out to the Unit Holders via cheque, unless the Unit Holder specifically requests for the distribution to be reinvested into the Fund by selecting the appropriate option in the application form. Unit Holders who opt for their distribution to be reinvested into the Fund will have their distribution reinvested into the Fund based on the NAV per unit seven (7) Business Days after the ex-dividend date. No sales charge or costs shall be incurred or payable by the Unit Holders for the reinvestment.

In the absence of the Unit Holder's written instructions, income distribution from the Fund will be automatically paid out to the Unit Holders via cheque.

A Unit Holder must notify the Manager in writing seven (7) Business Days prior to each date fixed for the distribution of any change in his distribution instructions.

## KEY RISKS

As the Fund may invest up to 100% of its NAV in a target fund, i.e. United Asian Bond Fund, it is subject to the management risk of the investment manager of United Asian Bond Fund. Poor management of the United Asian Bond Fund will jeopardize the investment of the Fund in the United Asian Bond Fund and in turn, the Unit Holders' investment through the loss of capital invested in the Fund.

**CURRENCY RISK** - The Fund invests at least 95% of its NAV in a target fund, i.e. the United Asian Bond Fund, which is denominated in SGD. Fluctuations in foreign exchange rate between Singapore Dollar ("SGD") and Ringgit Malaysia ("RM") will affect the value of the Fund's foreign investments when converted to local currency and subsequently the value of Unit Holders' investment. As such, the performance of the Fund will also be affected by the movements in the exchange rate between SGD and RM.

**LIQUIDITY RISK** - The Fund invests at least 95% of its NAV in a target fund, i.e. the United Asian Bond Fund. The liquidity risk that exists at the Fund level is associated with the inability of the United Asian Bond Fund to meet large redemption requests in a timely manner. This is related to the risk of substantial redemptions.

**INCOME DISTRIBUTION RISK** - Income distribution from the Fund is not guaranteed, it is subject to the income distribution of the United Asian Bond Fund. Furthermore, as per the Guidelines on Unit Trust Funds, distribution of income of the Fund should only be made from realised gains or realised income of the Fund. Under the circumstances where there are no realised gains or realised income of the United Asian Bond Fund, the Fund may not be able to distribute income. As such, it should be noted that the distribution of income is not guaranteed.

**RISK OF SUBSTANTIAL REDEMPTIONS** - The Fund invests at least 95% of its NAV in a target fund, i.e. the United Asian Bond Fund. The redemption requests made by the investors of the Fund will also be requested by the Fund to the United Asian Bond Fund. The United Asian Bond Fund imposes a 10% limit of realisation on any particular day when requests for redemption of units exceed 10% of the total number of units that has been issued on the United Asian Bond Fund (10% limit of realisation). As such, any substantial requests from the Fund may trigger this 10% limit of realisation. When this 10% limit of realisation has been triggered, this may lead to investors of the Fund not being able to receive their redemption proceeds within 10 days from the date of their redemption requests. For more details, please refer to the explanation below on the suspension of NAV calculation or limitation of redemption payments.

**SUSPENSION OF NAV CALCULATION OR LIMITATION OF REDEMPTION PAYMENTS** - As further described in the prospectus of the United Asian Bond Fund, the United Asian Bond Fund may in certain circumstances impose a limit of realisation on any particular day when requests for redemption of units exceed 10% of the total number of units that has been issued on the United Asian Bond Fund. Once the requests for redemption of units exceed 10% of the total number of units that has been issued on the United Asian Bond Fund (10% limit of realisation), any redemption requests received by the United Asian Bond Fund will be pro-rated accordingly to all unit holders who are redeeming their units in the United Asian Bond Fund. This pro-rated action will continue until the 10% limit of realisation is no longer breached. As a result, part or all of such requests for redemption may be deferred for a period typically not exceeding ten (10) business day of the United Asian Bond Fund beginning from the day the 10% limit of realisation is imposed by the United Asian Bond Fund. If such circumstances arise on any Business Day upon notification from the investment manager of the United Asian Bond Fund, the Manager may not be able to redeem its investments in the United Asian Bond Fund in order to meet any repurchase of units requests from the Unit Holders within ten (10) days of receiving the redemption requests.

Furthermore, investments of the United Asian Bond Fund are subject to the following risks:

- Market risk
- Foreign exchange and currency risk
- Political risk
- Derivatives risk
- Liquidity risk
- Small and medium capitalisation companies risk
- Debt securities risk
- Regional risk
- Counterparty risk
- Broker risk
- Risk of use of rating agencies and other third parties
- Risk relating to distributions
- Investment management risk

These specific risks of the United Asian Bond Fund are elaborated in the Fund's prevailing prospectus and its supplementary(ies) (if any).

*Note: If your investments are made through an institutional unit trust scheme adviser ("IUTA") which adopts the nominee system of ownership, you would not be deemed to be a Unit Holder under the deed of the Fund and as a result, you 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). Accordingly, the Manager will only recognise the IUTA as a Unit Holder and the IUTA shall be entitled to all the rights conferred to it under the deed of the Fund.*

## FUND PERFORMANCE

The Fund has been in operation since 26 February 2007 and its financial year end is on 31 December. Prior to 25 June 2012, the Fund invested in the Schroder International Selection Fund Asian Bond Absolute Return (formerly known as Schroder International Selection Fund Asian Bond). Following the decisions made via a Unit Holders' meeting held on 1 March 2012, the Fund started to invest into the United Asian Bond Fund effective from 25 June 2012. Consequently, the Fund's performance benchmark was also changed to JP Morgan Asia Credit Index Total Return Composite which is used in all performance reporting.

### AVERAGE TOTAL RETURNS

Average total returns for the following periods ended 31 December 2022

	1 Year	3 Years	5 Years	10 Years
RHB Asian Total Return Fund (%)	-8.61	-4.98	-1.86	2.74
Benchmark^ (%)	-5.92	-0.20	2.11	6.09

### ANNUAL TOTAL RETURNS

Annual total returns for the following Financial Year Ended 31 December

	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013
RHB Asian Total Return Fund (%)	-8.61	-6.46	0.36	7.48	-1.29	-4.96	7.42	23.86	10.78	2.81
Benchmark^ (%)	-5.92	1.04	4.56	10.21	1.33	-4.57	10.56	26.24	15.63	5.64

For the latest financial year, the Fund recorded a return of -8.61% whilst its benchmark recorded a return of -5.92%.

Source: Lipper IM, 16 January 2023. ^The benchmark of the Fund: JP Morgan Asia Credit Index Total Return Composite from 25/06/2012 onwards. The abovementioned performance is computed on NAV to NAV basis and has been adjusted to reflect distribution payments and unit splits, if any, and are annualised.

### PORTFOLIO TURNOVER RATIO ("PTR")

Financial Year Ended 31 December

	2022	2021	2020
PTR (times)	0.11	0.13	0.14

The PTR for the latest financial year was lower compared with previous financial year due to lesser investments activities during the latest financial year.

### DISTRIBUTION RECORD

Financial Year Ended 31 December

	2022	2021	2020
Gross distribution per unit (sen)	-	-	-
Net distribution per unit (sen)	-	-	-

For the latest financial year, no distribution has been proposed by the Fund.

**PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE.**

## FEES & CHARGES

**This table describes the charges that you may directly incur when you buy or redeem units of the Fund:**

Charges	
Sales charge <sup>1</sup>	Up to 5.25% of NAV per unit. <i>Note: If the Fund is an Employees Provident Fund (“EPF”) Members’ Investment Scheme (“MIS”) approved fund and you invest via EPF-MIS, you will be levied a sales charge of up to 3.00% of the investment amount or any other rate as may be determined by the EPF from time to time.</i>
Repurchase charge	None.
Dilution fee or transaction cost factor	None.
Other charges payable directly by the investors	
Switching fee <sup>1</sup>	RM25.00 per switch or the difference in sales charge between switching funds, where applicable. The Manager reserves the right to vary this switching fee or to vary the terms of the switching facility.
Transfer fee	None.

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

Fees and Expenses	
Annual management fee <sup>1</sup>	Up to 1.25% per annum of the NAV calculated on a daily basis before deducting the Manager’s and Trustee’s fees for that particular day. There is <b>NO DOUBLE CHARGING OF MANAGEMENT FEE</b> . This means that the Unit Holders will incur <b>ONLY ONE MANAGEMENT FEE and ONLY AT THE FUND’S LEVEL</b> .
Annual trustee fee <sup>1</sup>	0.06% per annum of the NAV calculated on a daily basis (excluding foreign custodian fees and charges) before deducting the Manager’s and Trustee’s fees for that particular day.
Expenses directly related to the Fund	Auditors’ fees and other relevant professional fees, custodial charges, cost of distribution of semi-annual and annual reports, tax certificates, reinvestment statements or distribution cheques (where applicable) and other notices to Unit Holders, commissions paid to brokers, other transaction costs and taxes.
Other fees payable indirectly by an investor (if any)	None levied by the Manager. As a feeder fund, there are other fees and charges indirectly incurred by the target fund, such as the subscription fee, realisation charge, switching fee, annual trustee fee, annual custodian fees, annual valuation and accounting fee, annual registrar fee and transaction fees which are incurred at that target fund’s level.

<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 Malaysian government from time to time.

*Note: Any bank charges imposed by the relevant financial institutions will be borne by the Unit Holders.*

## TRANSACTION INFORMATION

Minimum Initial Investment	RM100.00 or such other lower amount as the Manager may from time to time decide.
Minimum Additional Investment	RM100.00 or such other lower amount as the Manager may from time to time decide.
Minimum Investment Balance	100 units or such other lower quantity as the Manager may from time to time decide.
Minimum Redemption of Units	Any number of units.
Frequency of Redemption of Units	No restriction.
Switching Facility and Frequency of Switching	Available. Unit Holders may switch to units of any unit trust fund under the management of the Manager that are of the same currency units and that allow for switching. There is no restriction as to the number of switches a Unit Holder may perform or the frequency of switching. The minimum investment balance must be at least one hundred (100) units or such other lower quantity as the Manager may from time to time decide after the switch. Following a switching transaction, if the quantity of units held by a Unit Holder in the Fund falls below its minimum investment balance, the Manager can switch the entire investment and forward the proceeds to the fund that the Unit Holder intends to switch into. The Manager however, reserves the right to vary these terms.
Transfer Facility	Available. Unit Holders may transfer their holdings of units to another investor by forwarding the completed form of transfer to the Manager’s registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorised distributors before their respective cut-off times on any Business Day. However, the Manager may refuse to register any partial transfer of units if the registration would result in the transferor or the transferee holding less than the minimum investment balance of the Fund or such other lower quantity as the Manager may from time to time decide. The Manager may also refuse an entry of transfer during the fourteen (14) days preceding an income distribution date.

An investor may request for a lower minimum initial investment, lower minimum additional investment or lower minimum investment balance which the Manager may accept at its absolute discretion from time to time.

*Note: If the Fund is an EPF-MIS approved fund and you invest via EPF-MIS, the minimum initial investment shall be RM1,000.00 (or any other amount as may be determined by EPF).*

Subscription Settlement	Payment must be made on the subscription date.
Redemption Settlement	Units of the Fund can be redeemed by forwarding the completed form of request to repurchase to the Manager’s registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorised distributors before their respective cut-off times on any Business Day. All redemption requests will be processed in accordance with the redemption conditions for the Fund. The redemption monies will be paid within seven (7) Business Days after receipt by the Manager of the request to repurchase. All repurchase of units may be subject to such limit on the number of units which can be repurchased by a Unit Holder on a Business Day. In the event that the target fund imposes a suspension of or limit on the number of units which can be redeemed from it, this would result in several repurchase prices being computed. Each Unit Holder will therefore be paid on a staggered basis based on the repurchase prices calculated at each valuation point when the staggered payment request is met by the target fund until the full redemption amount so requested by such Unit Holder can be completed. As such, the full redemption proceeds will be paid to the Unit Holder within fifteen (15) Business Days after the request for repurchase of units is received by the Manager or after five (5) Business Days of such other extended period as may be imposed by the target fund. If such a suspension is imposed by the target fund, the Manager will inform the affected Unit Holders within two (2) Business Days after the date of the Manager being notified in writing of such suspension and/or such extension in the suspension period imposed by the target fund. <i>Note: If you have invested via the EPF-MIS, the redemption monies will be credited back into your EPF accounts.</i>

## TRANSACTION INFORMATION

Cooling-off Period	Unit Holders have the right to request for a refund of their investment within six (6) Business Days which shall be effective from the date of receipt of the application by the Manager, subject to eligibility. <i>Note: If you have invested via the EPF-MIS, the cooling-off period shall be subject to EPF's terms and conditions.</i>
Business Day	A day (other than a Saturday, Sunday and public holiday) on which the stock exchange managed and operated by Bursa Malaysia Securities Berhad ("Bursa Malaysia") is open for trading and/or banks in Kuala Lumpur are open for business; and the markets in which at least 50% of the Fund's NAV (in aggregate) is invested therein, are also open for trading.
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 that complete applications for the Fund are received before the next valuation point. The Manager may also vary the dealing hours as it may deem appropriate. Investors will be notified on the change of dealing hours via email or notification published on the Manager's website.
Other Information	<ul style="list-style-type: none"><li>• US Person is not eligible to subscribe to the units of the Fund. If a Unit Holder is a US Person or subsequently becomes a US Person, the Manager will issue a notice to that US Person requiring him/her to either redeem all the units of the Fund or transfer all the units of the Fund to a non-US Person, within thirty (30) days from the date of the notice. The Manager shall have the right to compulsorily redeem all the units held by the said US Person after thirty (30) days from the date of notice if the US Person fails to redeem or transfer his/her units within the stipulated period.</li><li>• If the Fund is eligible to be invested via the EPF-MIS and you transfer your moneys from your EPF account to invest in the Fund, the investments made by the Fund as well as your investment in the Fund from your EPF account will be subject to the EPF's requirements. Please refer to the website at <a href="http://www.kwsp.gov.my">http://www.kwsp.gov.my</a> for updated information.</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 INVESTMENT

### VALUATION OF ASSETS

The Fund must be valued at least once every Business Day. However, certain foreign markets in which the Fund may invest in have different time zones from that of Malaysia. The valuation of the Fund for a Business Day will be conducted by 5.00 p.m. (or such other time as may be determined by the Manager from time to time) on the following day on which the Manager is open for business, when the closing prices of the foreign markets for that Business Day would be available. As such, the price for a particular Business Day will not be published online on the Manager's website 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 on the Manager's website. Investors may obtain the most current computed prices by contacting the Manager directly or visiting the Manager's website, [www.rhbgroup.com](http://www.rhbgroup.com).

### EXITING FROM THIS INVESTMENT

The repurchase price shall be the NAV per unit as at the next valuation point of the Fund's relevant Business Day after the request for repurchase of units is received by the Manager ("forward pricing"). The Manager will not impose any repurchase charge on the redemption amount.

Units of the Fund can be redeemed by forwarding the completed form of request to repurchase to the Manager's registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorised distributors before their respective cut-off times on any Business Day. All redemption requests will be processed in accordance with the redemption conditions for the Fund. The redemption monies will be paid within seven (7) Business Days after receipt by the Manager of the request to repurchase. Where applicable, if you have invested via the EPF-MIS, the redemption monies will be credited back into your EPF accounts.

For partial redemption, the balance of units of the Fund after the redemption must be at least one hundred (100) units or such other lower quantity as the Manager may from time to time decide (the "minimum investment balance"). There is no restriction 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. If the balance of units held after the redemption is less than the minimum investment balance, the Manager can withdraw the entire investment and forward the proceeds to the Unit Holder.

All repurchase of units may be subject to such limit on the number of units which can be repurchased by a Unit Holder on a Business Day. In the event that the target fund imposes a suspension of or limit on the number of units which can be redeemed from it, this would result in several repurchase prices being computed. Each Unit Holder will therefore be paid on a staggered basis based on the repurchase prices calculated at each valuation point when the staggered payment request is met by the target fund until the full redemption amount so requested by such Unit Holder can be completed. As such, the full redemption proceeds will be paid to the Unit Holder within fifteen (15) Business Days after the request for repurchase of units is received by the Manager or after five (5) Business Days of such other extended period as may be imposed by the target fund. If such a suspension is imposed by the target fund, the Manager will inform the affected Unit Holders within two (2) Business Days after the date of the Manager being notified in writing of such suspension and/or such extension in the suspension period imposed by the target fund.

## CONTACT INFORMATION

To contact the Manager or to find out about the distribution channels of the Fund, you may call us at 03-9205 8000 at any time during office hours: Mondays through Fridays from 9.00 a.m. – 5.00 p.m. or e-mail your enquiries to [rhbam@rhbgroup.com](mailto:rhbam@rhbgroup.com).

### HOW DO YOU LODGE A COMPLAINT?

1. For internal dispute resolution, you may contact:
  - ❖ **via Unit Holders Services Toll-Free Hotline at:** 1-800-88-3175
  - ❖ **via phone to:** 03-9205 8000    ❖ **via fax to:** 03-9205 8100    ❖ **via e-mail to:** [rhbam@rhbgroup.com](mailto:rhbam@rhbgroup.com)
  - ❖ **via letter to:** 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):
  - ❖ **via phone to:** 03-2282 2280    ❖ **via fax to:** 03-2282 3855    ❖ **via e-mail to:** [info@sidrec.com.my](mailto:info@sidrec.com.my)    ❖ **via letter to:** Securities Industry Dispute Resolution Center (SIDREC), Unit A-9-1, Level 9, Tower A, Menara UOA Bangsar, No. 5, Jalan Bangsar Utama 1, 59000 Kuala Lumpur.
3. You can also direct your complaint to the Securities Commission Malaysia ("SC") even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Consumer & Investor Office:
  - ❖ **via phone to the Aduan Hotline at:** 03-6204 8999    ❖ **via fax to:** 03-6204 8991
  - ❖ **via online complaint form available at:** [www.sc.com.my](http://www.sc.com.my)    ❖ **via e-mail to:** [aduan@seccom.com.my](mailto:aduan@seccom.com.my)
  - ❖ **via letter to:** 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:
  - ❖ **via phone to:** 03-7890 4242    ❖ **via online complaint form available at:** [www.fimm.com.my](http://www.fimm.com.my)    ❖ **via e-mail to:** [complaints@fimm.com.my](mailto:complaints@fimm.com.my)
  - ❖ **via letter to:** Legal & 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.