



AmFunds Management Berhad
198601005272 (154432-A)

AmASEAN Equity (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 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.

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 of 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 in 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. 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?

AmASEAN Equity is an Islamic equity unit trust fund issued by AmFunds Management Berhad (the "Manager") that seeks to provide capital growth over the medium to long-term by investing in Shariah-compliant equities and Shariah-compliant equity-related securities with exposure to the ASEAN markets.

Who is the Fund suitable for?

The Fund is suitable for investors:

- seeking to participate in an investment of the fast growing ASEAN economies; and
- willing to take higher risks in anticipation of potentially higher returns over the medium to long-term*.

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

What am I investing in?

Fund Category	Equity (Islamic).
Fund Type	Growth.
Investment Objective	The Fund seeks to provide capital growth over the medium to long-term by investing in Shariah-compliant equities and Shariah-compliant equity-related securities with exposure to the ASEAN markets. <i>Note: Any material change to the investment objective of the Fund would require unit holders' approval.</i>
Investment Strategy	To achieve the investment objective, 70% to 98% of the Fund's net asset value ("NAV") will be invested in a diversified portfolio of equities and equity-related securities (e.g. warrants) which are Shariah-compliant, issued by companies listed in the ASEAN countries, and including Shariah-compliant securities listed in non-ASEAN countries but with their core business in the ASEAN markets. Core business in this respect means the major business of the company, where majority of the company's revenue (at least 50%) is derived from the ASEAN country(ies) at the point of investment. AmIslamic Funds Management Sdn Bhd (the "Investment Manager") will review the Shariah-compliant securities on an annual basis. In the event the company's revenue deriving from ASEAN country(ies) falls below 50%, the Investment Manager will dispose of the security within three (3) months from the date of review provided the investment is not below cost. The Fund will hold a minimum of 2% of its NAV in Shariah-compliant liquid assets. In managing the Fund, the Investment Manager may opt to invest in the Shariah-compliant investments either directly or via collective investment schemes. The Fund will invest in companies that conform to Shariah Principles with above average growth potential, which means equities of companies with earnings growth expectations that are higher than the market average. Value-add from Shariah-compliant equities is derived from active stock selections with focus on undervalued Shariah-compliant stocks relative to its earnings growth potential and/or its fair value. The Investment Manager combines a top-down asset and sector allocation process with a bottom-up stock selection process. The asset allocation will be reviewed periodically depending on the respective country's economic and stock market outlook. The asset allocation decision is made after a review of macroeconomic trends in ASEAN economies. The Investment Manager will then assess their impact on corporate earnings and determine if there are any predictable trends. These trends form the basis for sector selection. The criteria for Shariah-compliant stock selection would include improving fundamentals and growth at reasonable valuations. Stock valuation fundamentals considered are earnings per share growth rate, return on equity, price earnings ratio and price to book multiples. The Investment Manager employs an active asset allocation strategy depending upon the equity market expectations. Where appropriate, the Investment Manager will also employ an active trading strategy in managing the Fund. In adverse market conditions, the Investment Manager may increase its asset allocation to lower risk assets such as liquid assets at the expense of equity allocation to safeguard the investments of the Fund. During such periods, the Fund's investments may differ from the stipulated investment strategies. The Fund will invest in the ASEAN-5 member countries (comprising Indonesia, Malaysia, Singapore, the Philippines and Thailand). If there are opportunities of investing into Brunei Darussalam, Cambodia, Laos, Myanmar and Vietnam, the Investment Manager will acquire the necessary license (if any) prior to investing. <i>Note: Unit holders can refer to the Fund's reports on the list of securities and the countries in which the securities are listed.</i>

Asset Allocation	• 70% to 98% of the Fund's NAV will be invested in Shariah-compliant equities and Shariah-compliant equity related securities; and • A minimum of 2% of the Fund's NAV in Shariah-compliant liquid assets.
Base Currency	Ringgit Malaysia (RM).
Performance Benchmark	S&P ASEAN BMI Shariah Index¹ (formerly known as S&P Shariah ASEAN Index) (obtainable from www.aminvest.com) <i>Note: The benchmark does not imply that the risk profile of the Fund is the same as the risk profile of the benchmark. Investors of the Fund will assume a higher risk compared to the benchmark. Hence, the returns of the Fund may be potentially higher due to the higher risk faced by the investors.</i>
Launch Date	6 June 2011
Income Distribution	Income distribution (if any) is incidental and will be reinvested.

Shariah Investment Guidelines applicable to the Fund

Shariah screening and approving process

Investment of the Fund will primarily be in securities in the S&P ASEAN BMI Shariah Index. Any securities which are listed under the S&P ASEAN BMI Shariah Index and in addition to securities certified as Shariah-compliant by the Shariah Advisory Council of the Securities Commission Malaysia (the "SACSC") shall be accepted and be treated as Shariah-compliant securities. Other securities will be duly screened by Amanie Advisors Sdn Bhd (the "Shariah Adviser") based on S&P screening methodology as set out below.

Level 1: Industry/Business Activities Screen

Sector-based screens exclude the following activities:

- i) Alcohol
- ii) Gaming
- iii) Financials
- iv) Advertising and Media (newspapers are allowed, sub-industries are analyzed individually)
- v) Pornography
- vi) Tobacco
- vii) Trading of gold and silver as cash on deferred basis

The Fund will also avoid conglomerates with companies with income from restricted industries.

Level 2: Financial Accounting Screen

Accounting-based criteria screens for the following:

- a) Leverage compliance
This compliance is measured as debt / market value of equity (36 month average) < 33%;
- b) Cash compliance
There are compliances with reference to cash holdings. These are:
 - i) accounts receivables / market value of equity (36 month average) < 49%;
 - ii) (cash + interest bearing securities) / market value of equity (36 month average) < 33%;
- c) Revenue share from non-compliant activities
Non permissible income other than interest income / revenue < 5%;

Note: Notwithstanding the above screening processes, the dividend gained from tainted income must be subject to purification. The dividend purification ratio is provided to investors for purification purposes and it is calculated as: dividend (non permissible revenue / total revenue).*

Purification/cleansing of cash dividend

The cleansing process is the means by which all remaining elements of non-permissible income are removed or purged from a portfolio through dividend cleansing. The process applies mainly to non-permissible income as per S&P screening methodology and should be disposed of according to the same methodology. The disposed amount shall be channeled to charities as approved by the Shariah Adviser.

Reclassification of Shariah-compliant securities

The Fund will invest in Shariah-compliant securities. However, the SACSC, the Shariah Adviser or S&P may reclassify the Shariah-compliant securities to be Shariah non-compliant in the periodic review of the securities. These securities will be required to be disposed of immediately.

In addition, for the securities that their market value exceeds the original investment cost on the announcement day, those securities will be required to be disposed of immediately. However, in the event the market value does not exceed the original investment cost on the announcement day, the relevant securities which are deemed non-compliant can be held up to a maximum of 6 months from day of announcement.

For the purpose of purification / cleansing of the Fund, any capital gain arising from the disposal of the Shariah non-compliant securities made at the time of the announcement day can be kept. However, any excess capital gain derived from the disposal of the Shariah non-compliant securities after the announcement day at a market price that is higher than the closing price on the announcement day must be channeled to charitable bodies.

Who am I investing with?

Manager	: AmFunds Management Berhad ("AFM")
Investment Manager	: AmIslamic Funds Management Sdn Bhd
Trustee	: Deutsche Trustees Malaysia Berhad
Trustee's Delegate (Custodian)	: Deutsche Bank (Malaysia) Berhad
Shariah Adviser	: Amanie Advisors Sdn Bhd

Taxation Advisor	: Deloitte Tax Services Sdn Bhd
Auditor	: Ernst & Young PLT

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 AmIslamic Funds Management Sdn Bhd, 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 report accordingly.

What are the possible outcomes of my investment?

Best Case	Capital appreciation and income distribution.
Mid Case	No significant change in investment i.e. no capital appreciation and no income distribution.
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 NAV.
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 a 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 a fund invests in.
Suspension Risk	Refers to situation where the Manager suspends dealings of units in a fund (no redemption or subscription are allowed) under exceptional circumstances as set out in the Prospectus - Temporary suspension of determination of NAV and of the issue, switching and redemption of units. Suspension of a fund may potentially result in unit holders not being able to redeem their units into cash based on their liquidity needs and their investments will continue to be subject to the risk factors inherent in the Fund.

Specific Risks associated with the Fund

Stock Specific Risk	Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies.
Risk associated with Investments in Equity-Related Securities	The Fund may also invest in equity-related securities such as warrants that are capable of being converted into shares. As warrants are linked to the particular equity securities from which they are derived, the warrants inherit the risks linked to that underlying equity security such as market risk, currency risk, country risk, industry risk and liquidity risk.
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.
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 and consequently the value of the Unit Holders' investments in the Fund will be negatively affected when it has to sell such assets at unfavourable prices.
Shariah Non-Compliance Risk	This is the risk of the Fund not conforming to Shariah Investment Guidelines. Non-compliance may adversely affect the NAV of the Fund when the rectification of non-compliance results in losses.
Reclassification of Shariah Status Risk	This risk refers to the risk that the currently held Shariah-compliant equities in the Fund may be reclassified as Shariah non-compliant in the periodic review of the equities by the SACSC, the Shariah adviser or the Shariah boards of the relevant Islamic indices. If this occurs, the Manager will take the necessary steps to dispose such equities.

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	Up to 5.00% of NAV per unit of the Fund. <i>Notes: The entry charge is to be charged upon investment in the Fund. There will be no entry charge for all staff from AmBank Group. Investors are advised that they may negotiate for lower entry charge prior to the conclusion of the sales.</i>
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	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. Switching may also be subject to an exit penalty should the fund switched out impose an exit penalty.

What are the key ongoing fees charged to the Fund?

Annual Management Fee	Up to 1.80% per annum of the NAV of the Fund.
Annual Trustee Fee	Up to 0.08% per annum of the NAV of the Fund, subject to a minimum fee of RM10,000 per annum.

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 payable, 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; 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	• If an application with cleared payments and complete documentation is accepted by us or our appointed distributors before 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. • If an application with cleared payments and complete documentation is accepted by us or our appointed distributors after 4.00 p.m. on a Business Day, it will be processed at the closing NAV per unit calculated at the next Business Day. <i>Notes:</i> • <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 www.aminvest.com.</i> • <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> • <i>You should note that different distributors may have different cut-off times in respect of receiving application request. You 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>

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	- If a redemption request with complete documentation is accepted by us or our appointed distributors before 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. - If a redemption request with complete documentation is accepted by us or our appointed distributors after 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. - The redemption proceeds will be paid to investors within seven (7) Business Days of receiving the redemption request. <i>Notes:</i> - Once the Manager accept the investor's redemption request, it can only be cancelled at the Manager's discretion. - The Manager reserve the right to reject any application that is unclear, incomplete and/or not accompanied by the required documents. Incomplete applications will not be processed until all the necessary information has been received.
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. The refund for every unit held by the investor pursuant to his/her exercise of a cooling-off right shall be the sum of: (a) the NAV per unit on the day the units were purchased or the prevailing NAV per unit at the point of exercise of the cooling-off right (whichever is lower); and (b) the entry charge per unit originally imposed on the day the units were purchased. Investors shall be refunded within seven (7) Business Days from receipt of the cooling-off application.
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.

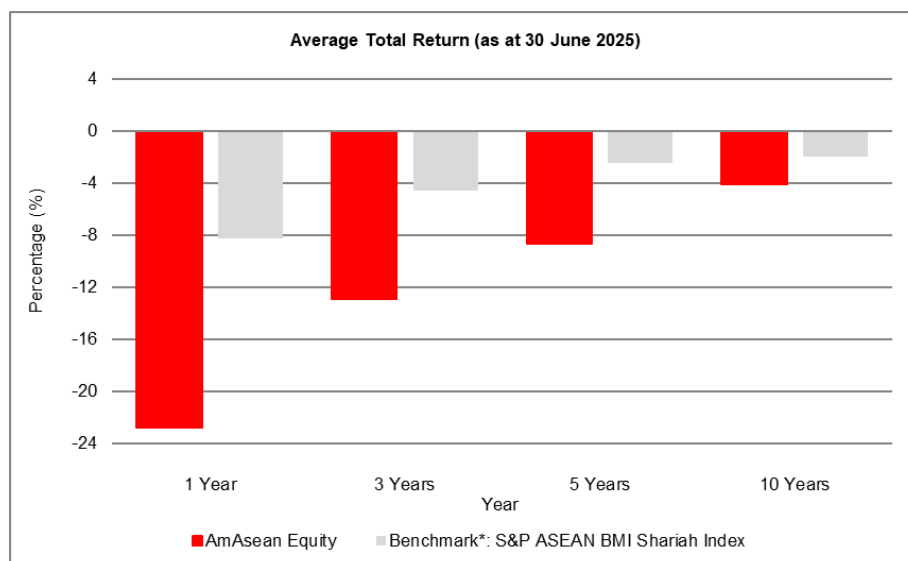
Note: The Manager reserves the right to change the stipulated amount from time to time. You may request for a lower amount subject to the Manager's discretion to accept.

No withdrawals will be paid in cash under any circumstances.

Fund Performance

Average Total Return (as at 30 June 2025)

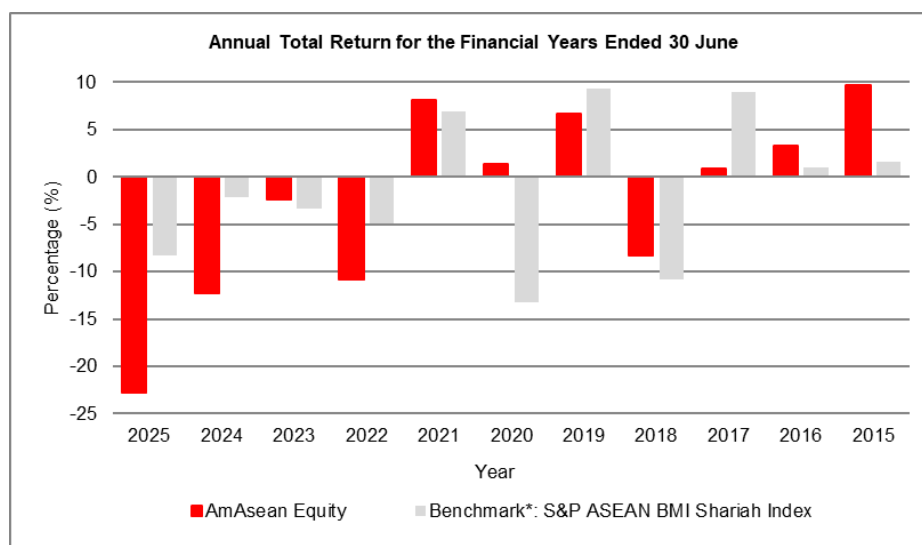
	1 Year	3 Years	5 Years	10 Years
	%	%	%	%
AmASEAN Equity	-22.78	-12.88	-8.63	-4.09
Benchmark*: S&P ASEAN BMI Shariah Index	-8.24	-4.63	-2.48	-1.95



*Benchmark: S&P ASEAN BMI Shariah Index (Available at www.aminvest.com)
Source Benchmark Return: AmFunds Management Berhad
Source Fund Return: Novagni Analytics and Advisory Sdn. Bhd.

Annual Total Return for the Financial Years Ended 30 June

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
	%	%	%	%	%	%	%	%	%	%	%
AmASEAN Equity	-22.78	-12.34	-2.33	-10.88	8.08	1.36	6.68	-8.33	0.94	3.31	9.73
Benchmark*: S&P ASEAN BMI Shariah Index	-8.24	-2.15	-3.40	-4.90	6.91	-13.25	9.34	-10.86	9.01	1.01	1.61



*Benchmark: S&P ASEAN BMI Shariah Index (Available at www.aminvest.com)
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 June 2025, the Fund registered a negative return of 22.78% which is entirely capital in nature. Thus, the Fund's negative return of 22.78% has underperformed the benchmark's negative return of 8.24% by 14.54%.

Basis of calculation and assumptions

AmASEAN Equity's performance is calculated based on 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 June 2025	Financial Year Ended 30 June 2024	Financial Year Ended 30 June 2023
PTR (times)	1.79	1.99	0.50
Remarks	The decrease in the PTR for 2025 and increase in 2024 were due mainly to investing activities.		

Distribution

No income distribution was declared by the Fund for the last three financial years ended 30 June.

**Past performance of the Fund is not an indication of its future performance.
Unit prices and investment returns may go down, as well as up.**

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. If you wish to write to us, please address your letter to:
AmFunds Management Berhad
9th & 10th Floor, Bangunan AmBank Group
No.55, Jalan Raja Chulan
50200 Kuala Lumpur
2. If you are dissatisfied with the outcome of your complaint to us, you may then submit your dispute to Financial Markets Ombudsman Service (FMOS) within 6 months from the date of receiving our final decision on your complaint:
 - (a) via the FMOS Complaint Handling Portal : <https://complaint.fmos.org.my/index.php>
 - (b) via phone to : 03-2272 2811
 - (c) in person or via letter to : The Chief Executive Officer
Financial Markets Ombudsman Service (FMOS) Level
14, Main Block Menara Takaful Malaysia
No 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
3. Alternatively, you may also lodge your complaint to the Securities Commission Malaysia (SC) even if you have initiated a dispute resolution process with FMOS. To lodge 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 ordinary mail/courier 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):
 - (a) via online complaint form available at : <https://www.fimm.com.my/investors/lodge-a-complaint/>
 - (b) via downloaded complaint form to : Legal & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-1, 6th Floor, Wisma Capital A
No. 19, Lorong Dungun Damansara Heights
50490 Kuala Lumpur
 - (c) via phone to the Aduan Hotline at : 03-7890 4242
 - (d) via e-mail to : complaints@fimm.com.my
 - (e) via letter to : Legal & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-1, 6th Floor, Wisma Capital A
No. 19, Lorong Dungun Damansara Heights
50490 Kuala Lumpur

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