



AmFunds Management Berhad  
198601005272 (154432-A)

# AmIncome (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 omissions of other facts which would make any statement in this 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 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](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.**

## 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?

AmIncome is a short to medium-term fixed income fund issued by AmFunds Management Berhad (the "Manager") that aims to provide investors with a regular stream of monthly income by investing in money market and other fixed income instruments.

### Who is the Fund suitable for?

The Fund is suitable for investors:

- seeking to invest the cash portion of the investment portfolio;
- seeking to preserve capital\*\*;
- seeking to invest excess cash for short-term\*\*\*;
- seeking a stream of potential monthly income\*; and
- with short or medium-term\*\*\*\* investment goals.

Notes:

\* Income distribution (if any) could be in the form of units or cash.

\*\* Capital preservation does not mean that the capital is guaranteed or protected.

\*\*\* Short-term refers to a period of one (1) year or less.

\*\*\*\* Short to medium-term refers to an investment horizon of one (1) to three (3) years.

### What am I investing in?

Fund Category	Fixed income.
Fund Type	Income.
Investment Objective	<p>AmIncome aims to provide you with a regular stream of monthly income* by investing in money market and other fixed income instruments.</p> <p><i>Notes: Any material change to the investment objective of the Fund would require unit holders' approval.</i></p> <p>* The income could be in the form of units or cash.</p>
Investment Strategy	<p>The Fund seeks to achieve its objective by investing in RM-denominated short to medium-term fixed income instruments (i.e. debt instruments with maturity of no longer than five (5) years) with the following minimum credit rating:</p> <ol style="list-style-type: none"> <li>i. short-term credit rating of P2 by RAM or its equivalent as rated by a local or global rating agency; or</li> <li>ii. long-term credit rating of A3 by RAM or its equivalent as rated by a local or global rating agency.</li> </ol> <p>If the credit rating of the instruments falls below the above minimum rating, the Fund may dispose of the investment. However, the Fund reserves the right to maintain the investment if the downgrade is a temporary event. The Fund's investments are structured to mature as follows:</p> <ol style="list-style-type: none"> <li>a. at least 10% of the investments within seven (7) days; and</li> <li>b. at least 20% of the investments within thirty-one (31) days.</li> </ol> <p>Under normal circumstances, the Fund's investments will have a weighted average maturity of no more than one and a half (1.5) years. However, in the event of unforeseen circumstances such as default, restructuring or prolonged recovery process, the Fund may hold debt instruments that:</p> <ol style="list-style-type: none"> <li>i. have a maturity exceeding five (5) years;</li> <li>ii. fall below the minimum (a) short-term credit rating of P2 by RAM or its equivalent as rated by a local or global rating agency or (b) long-term credit rating of A3 by RAM or its equivalent as rated by a local or global rating agency; and/or</li> <li>iii. cause the Fund's weighted average maturity to exceed one and a half (1.5) years.</li> </ol> <p>The Fund may also invest up to 30% of its NAV in negotiable instruments of deposit with tenure of five (5) years or less. The issuers of the negotiable instruments of deposit must have a minimum long-term credit rating of BBB3 by RAM or its equivalent as rated by a local or global rating agency.</p> <p>In the event of a credit downgrade of the issuer below the minimum rating requirement or where the Manager at its discretion feels that there is a likelihood of credit default, the Manager may want to partially or fully unwind the particular instruments. It is important to note that a credit downgrade indicates an increased credit risk but does not necessarily imply a default will occur. A credit downgrade will generally have no impact on the value of the negotiable instruments of deposit upon its maturity if a credit default did not occur. However, if the Manager chooses to unwind the instrument prior to its maturity, it may result in capital losses and these losses will be borne by the Fund and reflected in its NAV.</p>

	<p>Although the Fund is actively managed, the frequency of its trading strategy will very much depend on market opportunities.</p> <p>All income from the investments will be accrued and allocated to unit holders on a daily basis in order for the Manager to maintain a stable NAV per unit of RM1.00. However, please note that the Fund is not a capital protected or capital guaranteed fund as defined under the SC Guidelines.</p> <p><i>Note: "Short-term credit rating" refers to the credit rating of an instrument for a period of less than twelve (12) months issued by credit rating agency whereas "long-term credit rating" refers to a credit rating for a period of at least five (5) years.</i></p>
Asset Allocation	<ul style="list-style-type: none"> <li>At least 70% of the Fund's NAV will be invested in money market instruments, short to medium-term fixed income instruments (i.e. debt instruments with a term to maturity of no longer than five (5) years) and negotiable instruments of deposit with tenure of five (5) years or less, where investment in negotiable instruments of deposit is capped at 30%; and</li> <li>Up to 30% of the Fund's NAV in cash.</li> </ul>
Base Currency	Ringgit Malaysia (RM).
Performance Benchmark	<p>Malayan Banking Berhad 1-Month Fixed Deposit Rate. (obtainable from: <a href="http://www.maybank2u.com.my">www.maybank2u.com.my</a>)</p> <p><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></p>
Launch Date	20 January 2000
Distribution Policy	<p>Subject to the availability of income, distribution will be made on a monthly basis.</p> <p>At the Manager's discretion, the Fund may distribute from its gain, income and capital. The rationale for distribution out of capital is to allow the Fund the ability to (i) distribute income on a regular basis in accordance with the distribution policy of the Fund or (ii) increase the amount of distributable income to the unit holders, after taking into consideration the risk of distributing out of capital.</p> <p>Distribution out of the Fund's capital has the effect of lowering the NAV of the Fund, may reduce part of the unit holders' original investment and may also result in reduced future returns to unit holders. When a substantial amount of the original investment is being returned to the unit holders, it has a risk of eroding the capital of the Fund and may, over time, cause the NAV of the Fund to fall. The greater the risk of capital erosion that exists, the greater the likelihood that, due to capital erosion, the value of future returns would also be diminished.</p>

## Who am I investing with?

Manager	: AmFunds Management Berhad ("AFM")
Trustee	: HSBC (Malaysia) Trustee Berhad
Trustee's Delegate (Custodian)	: The Hongkong and Shanghai Banking Corporation Limited
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 is currently managing provided that all criteria imposed by the regulators are met. Notwithstanding the above, 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 person(s) or members of a committee undertaking the oversight function of the Fund disclosed in the Fund's report accordingly.

## What are the possible outcomes of my investment?

Best Case	Income distribution.
Mid Case	No significant change in investment i.e. 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 the 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**

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.
Cancellation of Units Risk	This is the risk that occurs when the Fund suffers losses and the value of a unit of the Fund goes below RM1.00 and a consolidation exercise is carried out. A suspense account is created during the consolidation exercise where the investment loss is apportioned to each unit holder in accordance to their unit holdings. Such units will be cancelled once the consolidation exercise is completed. As a result, this will lead to a reduction in your unit holdings.
Income Distribution Risk	The distribution of income is not guaranteed.
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.
Interest Rate Risk	Interest rate risk refers to the impact of interest rate changes on the valuation of fixed income instruments. When interest rates rise, 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 interest rates fall.
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.

**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	There is no entry charge for this Fund.
Exit Penalty	There is no exit penalty for this Fund.
Transfer Fee	Nil.
Bank Charges / Fees	Bank charges or fees are incurred only upon withdrawal.
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 0.75% per annum of the NAV of the Fund.
Annual Trustee Fee	Up to 0.05% per annum of the NAV of the Fund.

**Note:** Unless stated otherwise, all fees, charges and/or expenses disclosed in this 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](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	<p>The cut-off time is 11.00 a.m. on any Business Day.</p> <ul style="list-style-type: none"> <li>• If an application with complete documentation is accepted by us and receipt of payment from you (upon our advice) <b>before</b> 11.00 a.m. on a Business Day, we will process your application on the same Business Day.</li> <li>• If an application with complete documentation is accepted by us and receipt of payment from you (upon our advice) <b>after</b> 11.00 a.m. on a Business Day or on a non-Business Day, we will process your application on the next Business Day.</li> </ul> <p>Notes:</p> <ul style="list-style-type: none"> <li>• "Business Day" is a day on which the Bursa Malaysia Securities Berhad 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>.</li> <li>• 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.</li> <li>• 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.</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 amount 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>- By 10.00 a.m., the redemption request will be processed at the end of the Business Day.</li> <li>- After 10.00 a.m., the redemption request will be processed on the next Business Day.</li> </ul> <p><u>Redemption payout period:</u> The redemption proceeds of the redemption request will be paid by us in the following manner based on your available AmlIncome account balance. For:</p> <table border="1"> <tr> <td>First RM100 million</td><td>The following Business Day upon receipt of redemption request.</td></tr> <tr> <td>Any amount above the first RM100 million</td><td>No later than three (3) Business Days after the receipt of redemption request.</td></tr> </table> <p><i>Note: We may for any reason at any time, where applicable, extend the aforesaid payment period of the net redemption proceeds to a day no later than seven (7) Business Days from the date the redemption request is received by the Manager.</i></p>	First RM100 million	The following Business Day upon receipt of redemption request.	Any amount above the first RM100 million	No later than three (3) Business Days after the receipt of redemption request.
First RM100 million	The following Business Day upon receipt of redemption request.				
Any amount above the first RM100 million	No later than three (3) Business Days after the receipt of redemption request.				

	<p>A second redemption request submitted will only be processed once the first redemption request has been fulfilled.</p> <p>Notes:</p> <ul style="list-style-type: none"> <li>Once the Manager accepts the investor's redemption request, it can only be cancelled at the Manager's discretion.</li> <li>The Manager reserves 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.</li> </ul>
Cooling-off Right	Cooling-off right is not available for this Fund.
Cooling-off Period	Cooling-off period is not applicable for this Fund.

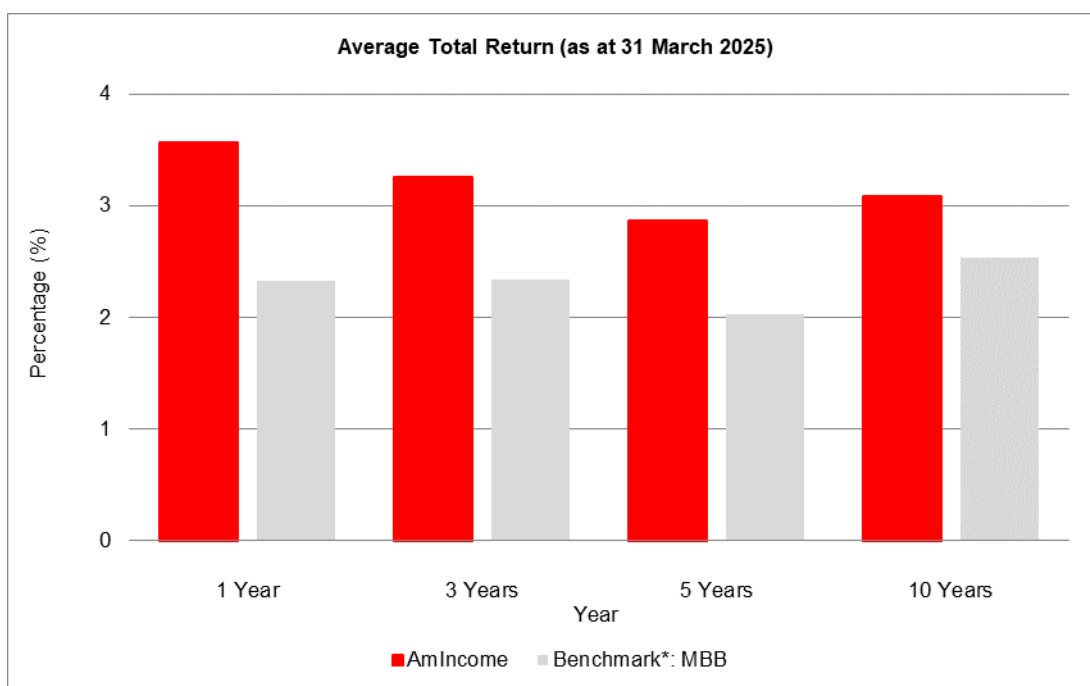
Note: The Manager reserves the right to change the stipulated amount from time to time. You may request for a lower amount subject to the Manager's discretion to accept.

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

## Fund Performance

### Average Total Return (as at 31 March 2025)

	1 Year	3 Years	5 Years	10 Years
	%	%	%	%
<b>AmIncome</b>	3.57	3.25	2.86	3.08
<b>Benchmark*: MBB</b>	2.33	2.34	2.03	2.53



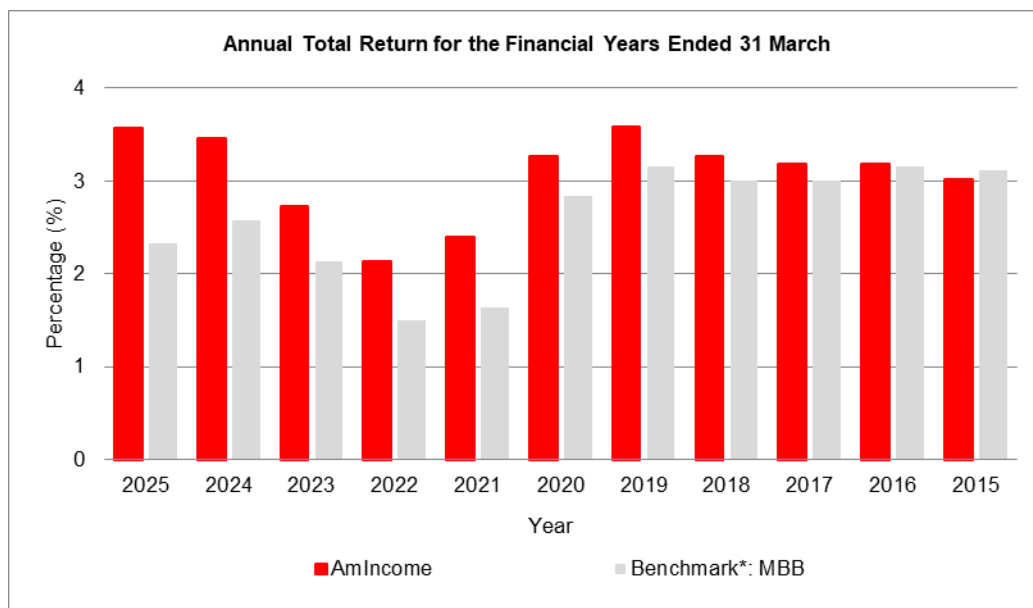
**\*Benchmark:** Malayan Banking Berhad 1-Month Fixed Deposit Rate ("MBB")  
(Available at [www.aminvest.com](http://www.aminvest.com) / [www.maybank2u.com.my](http://www.maybank2u.com.my))

**Source Benchmark Return:** AmFunds Management Berhad

**Source Fund Return:** Novagni Analytics and Advisory Sdn. Bhd.

### Annual Total Return for the Financial Years Ended 31 March

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
	%	%	%	%	%	%	%	%	%	%	%
<b>AmIncome</b>	3.57	3.46	2.73	2.14	2.40	3.27	3.58	3.27	3.18	3.18	3.02
<b>Benchmark*: MBB</b>	2.33	2.58	2.13	1.50	1.64	2.84	3.15	3.00	3.00	3.16	3.11



**\*Benchmark:** Malayan Banking Berhad 1-Month Fixed Deposit Rate (“MBB”) (Available at [www.aminvest.com](http://www.aminvest.com) / [www.maybank2u.com.my](http://www.maybank2u.com.my))

**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 31 March 2025, the Fund registered a return of 3.57% which was entirely income distributions in nature. Thus, the Fund's return of 3.57% has outperformed the benchmark's return of 2.33% by 1.24%.

#### Basis of calculation and assumptions

AmIncome's performance is calculated based on daily returns of the Fund. Average total return of the Fund and its benchmark for a period is computed based on the accumulated returns for that period annualised over one year.

#### Portfolio Turnover Ratio (PTR)

	Financial Year Ended 31 March 2025	Financial Year Ended 31 March 2024	Financial Year Ended 31 March 2023
<b>PTR (times)</b>	0.18	0.26	0.29
<b>Remarks</b>	The decrease in the PTR for 2025 and 2024 were mainly due to investing activities.		

#### Distribution

	Financial Year Ended 31 March 2025	Financial Year Ended 31 March 2024	Financial Year Ended 31 March 2023
<b>Gross distributions (RM)</b>	375,920,168	335,377,204	238,579,398
<b>Net distributions (RM)</b>	375,920,168	335,377,204	238,579,398

Distribution is in the form of cash or reinvestment of units.

**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](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 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 Takafu  
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](mailto:aduan@seccom.com.my)
- (d) via online complaint form available at : [www.sc.com.my](http://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
- (a) via phone to the Aduan Hotline at : 03-7890 4242
- (b) via e-mail to : [complaints@fimm.com.my](mailto:complaints@fimm.com.my)
- (c) 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