



Powered by Group Wealth Management

AmFunds Management Berhad  
198601005272 (154432-A)

# AmTactical Bond (the “Fund”)

## RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of AmFunds Management Berhad and they have collectively and individually accepted full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

## STATEMENT OF DISCLAIMER

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

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

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

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

## PERSONAL DATA

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

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

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

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

## 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?

AmTactical Bond is a bond fund issued by AmFunds Management Berhad (the "Manager") that aims to provide income\* and to a lesser extent capital appreciation by investing primarily in bonds.

### Who is the Fund suitable for?

The Fund is suitable for investors:

- with medium to long-term\*\* investment horizon;
- willing to assume risks associated with investing in securities with long duration (i.e. there will be no portfolio maturity limitation) and low or no credit ratings (i.e. there will be no minimum rating for the securities purchased or held by the Fund).

Notes:

\* Income distribution (if any) will be reinvested.

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

### What am I investing in?

|                       |  |
|-----------------------|--|
| Fund Category         | Bond.  |
| Fund Type             | Income and growth.   |
| Investment Objective  | <p>The Fund aims to provide income* and to a lesser extent capital appreciation by investing primarily in bonds.</p> <p><i>Notes: Any material change to the investment objective of the Fund would require unit holders' approval.</i></p> <p><i>* Income distribution (if any) will be reinvested.</i></p>   |
| Investment Strategy   | <p>The Fund seeks to achieve its objective by investing primarily in sovereign, quasi-sovereign and corporate bonds. There is no minimum rating for a security purchased or held by the Fund. This is to enable the Manager of the Fund to take a relatively high level of calculated credit risk for the Fund, justified by the relatively high level of expected return that could be generated by the Fund in return for taking the higher level of credit risk. In managing the Fund, the Manager may opt to invest in the investments either directly or via collective investment schemes.</p> <p>To construct the portfolio of the Fund, the Manager will analyze the general economic and market conditions. The Manager will also analyze and compare the fixed income securities in terms of expected returns against assumed risk by analyzing credit rating and duration of the fixed income securities, where the Manager will select securities that will deliver better returns to the Fund for a given level of risk. In addition, the Manager may also consider fixed income securities with favorable or improving credit or industry outlook that provide potential capital appreciation. The Fund's investment is subject to active tactical duration management, where duration of the portfolio of the Fund will be monitored and modified according to interest rate outlook without any portfolio maturity limitation. The Fund may invest in fixed income securities with varying maturities.</p> <p>The Fund invests in Malaysia and to a lesser extent, in foreign eligible markets.</p> <p>The Fund is actively managed. However, the frequency of its trading strategy will depend on investment opportunities.</p> |
| Asset Allocation      | <ul style="list-style-type: none"> <li>• 70% - 98% of the Fund's net asset value ("NAV") will be invested in bonds;</li> <li>• 0% - 28% of the Fund's NAV will be invested in other permitted investments; and</li> <li>• At least 2% of the Fund's NAV will be invested in liquid assets.</li> </ul>  |
| Base Currency         | Ringgit Malaysia (RM).   |
| Performance Benchmark | <p>Quantshop All MGS Index.<br/>(obtainable from: <a href="http://www.aminvest.com">www.aminvest.com</a>)</p> <p><i>Note: There is no specific index available in the market that is applicable for the Fund. As the Fund is a bond fund that invests primarily in a mixture of domestic and foreign sovereign, quasi-sovereign and corporate bonds, hence this index is chosen as it is widely used as benchmark for bond funds in Malaysia market. The risk profile of the performance benchmark is not the same as the risk profile of the Fund. The Fund is expected to outperform the Quantshop All MGS Index.</i></p>  |

|                     |   |
|---------------------|---|
| Launch Date         | <b>Class B (MYR):</b> 29 October 2012   |
| Distribution Policy | <p><b>Class B (MYR)</b><br/>Subject to the availability of income, distribution is paid twice every year and will be reinvested.</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> |

**Note: Class B – This class is for Malaysian and foreign investors (exclude US person).**

## Who am I investing with?

|                                |   |
|--------------------------------|---|
| Manager                        | : AmFunds Management Berhad ("AFM")   |
| Trustee                        | : Deutsche Trustees Malaysia Berhad   |
| Trustee's Delegate (Custodian) | : Deutsche Bank (Malaysia) Berhad   |
| Taxation Advisor               | : Deloitte Malaysia Tax Services Sdn Bhd<br>(formerly known as 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  | Income distribution and capital appreciation.  |
| Mid Case   | No significant change in investment i.e. no income distribution and no capital appreciation. |
| Worst Case | Capital loss and with no income distribution.  |

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

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

|                     |   |
|---------------------|---|
| Market Risk         | Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors resulting in a decline in a fund's 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**

|                          |  |
|--------------------------|--|
| 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.  |
| 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.   |
| Income Distribution Risk | The distribution of income is not guaranteed.  |
| 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.<br>Note that the Fund also offers multiple currency classes. When the base currency of the Fund depreciates against the denominated currency of the Class(es), the Class(es) will suffer currency losses. This is in addition to any gains or losses derived from the Fund's 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.  |
| 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      | <b>Class B (MYR):</b> Up to 2.00% of the NAV per unit of the Class.<br><br><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. Investment under the Employees Provident Fund – Members Investment Scheme ("EPF-MIS") will be levied an entry charge of up to 3.00% of the NAV per unit.</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.<br><br>Switching may also be subject to an exit penalty should the fund switched out impose an exit penalty.<br><br>Investors are not allowed to switch between Class(es) of the Fund. |

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

|                       |  |
|-----------------------|--|
| Annual Management Fee | <b>Class B (MYR):</b> Up to 1.00% per annum of the NAV of the Class.                           |
| Annual Trustee Fee    | Up to 0.08% per annum of the NAV of the Fund, subject to a minimum fee of MYR10,000 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, 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).

|                               | Class B (MYR)  |
|-------------------------------|--|
| Minimum Initial Investment    | MYR1,000   |
| Minimum Additional Investment | MYR500   |
| Submission of Application     | Monday to Friday (except public holiday).  |
| Cut-off Time                  | <ul style="list-style-type: none"> <li>If an application with cleared payments and complete documentation is accepted by us or our appointed distributors <b>before</b> 4.00 p.m. on a Business Day, it will be processed at the closing NAV per unit calculated at the end of the same Business Day.</li> <li>If an application with cleared payments and complete documentation is accepted by us or our appointed distributors <b>after</b> 4.00 p.m. on a Business Day, it will be processed at the closing NAV per unit calculated at the next Business Day.</li> </ul> <p>Notes:</p> <ul style="list-style-type: none"> <li><i>Business Day is a day on which the Bursa Malaysia and/or banks in Kuala Lumpur are open for business. The Manager may declare certain Business Day to be a non-Business Day although banks in Kuala Lumpur are open, if the market in which the Fund is invested is closed for business. This information will be communicated to investors via the Manager's website at <a href="http://www.aminvest.com">www.aminvest.com</a>.</i></li> <li><i>The Manager reserves the right to reject any application that is unclear, incomplete and/or not accompanied by the required documents or proof of payment. Incomplete applications will not be processed until all the necessary information has been received.</i></li> <li><i>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></li> </ul> |

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

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

### How can I exit from this investment?

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

|                                  | Class B (MYR)  |
|----------------------------------|--|
| Minimum Redemption               | 500 units.   |
| Minimum Holding / Balance        | 1,000 units.   |
| Submission of Redemption Request | Monday to Friday (except public holiday).  |
| Access to Money                  | <ul style="list-style-type: none"> <li>If a redemption request with complete documentation is accepted by us or our appointed distributors <b>before</b> 4.00 p.m. on a Business Day, it will be processed at the end of day NAV per unit of the Fund of the same Business Day.</li> <li>If a redemption request with complete documentation is accepted by us or our appointed distributors <b>after</b> 4.00 p.m. on a non-Business Day, it will be processed at the end of day NAV per unit of the Fund of the next Business Day.</li> <li>The redemption proceeds will be paid to investors within seven (7) Business Days of receiving the redemption requests.</li> </ul> <p>Notes:</p> <ul style="list-style-type: none"> <li><i>Once the Manager accept the investor's redemption request, it can only be cancelled at the Manager's discretion.</i></li> <li><i>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.</i></li> </ul> |
| 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 the Manager and persons registered to deal in unit trust funds of the Manager.   |

|                    | Class B (MYR)   |
|--------------------|---|
|                    | <p>The refund for every unit held by the investor pursuant to his/her exercise of a cooling-off right shall be the sum of:</p> <p>(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</p> <p>(b) the entry charge per unit originally imposed on the day the units were purchased.</p> <p>Investors shall be refunded within seven (7) Business Days from receipt of the cooling-off application.</p> |
| Cooling-off Period | <p>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.</p> <p><i>Note: Application under EPF-MIS will be subject to EPF's terms and conditions (if any).</i></p>  |

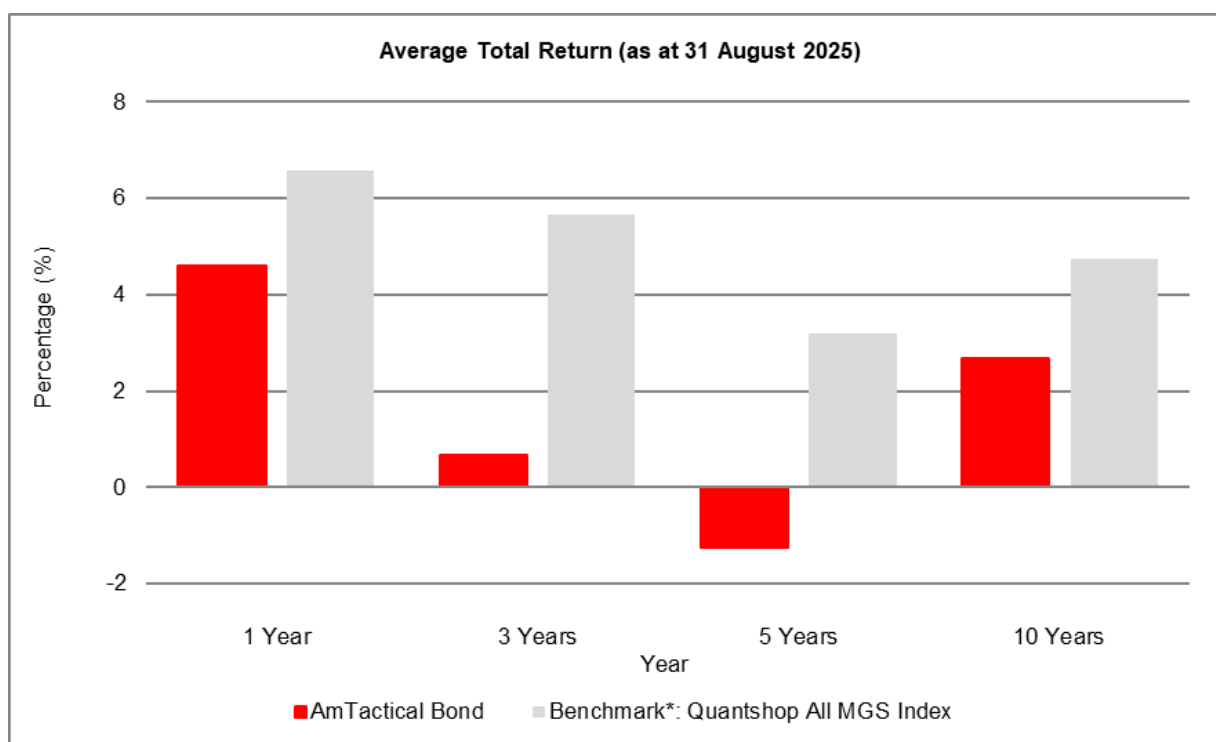
*Note: The Manager reserves the right to change the stipulated amount from time to time. You may request for a lower amount subject to the Manager's discretion to accept.*

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

## Fund Performance

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

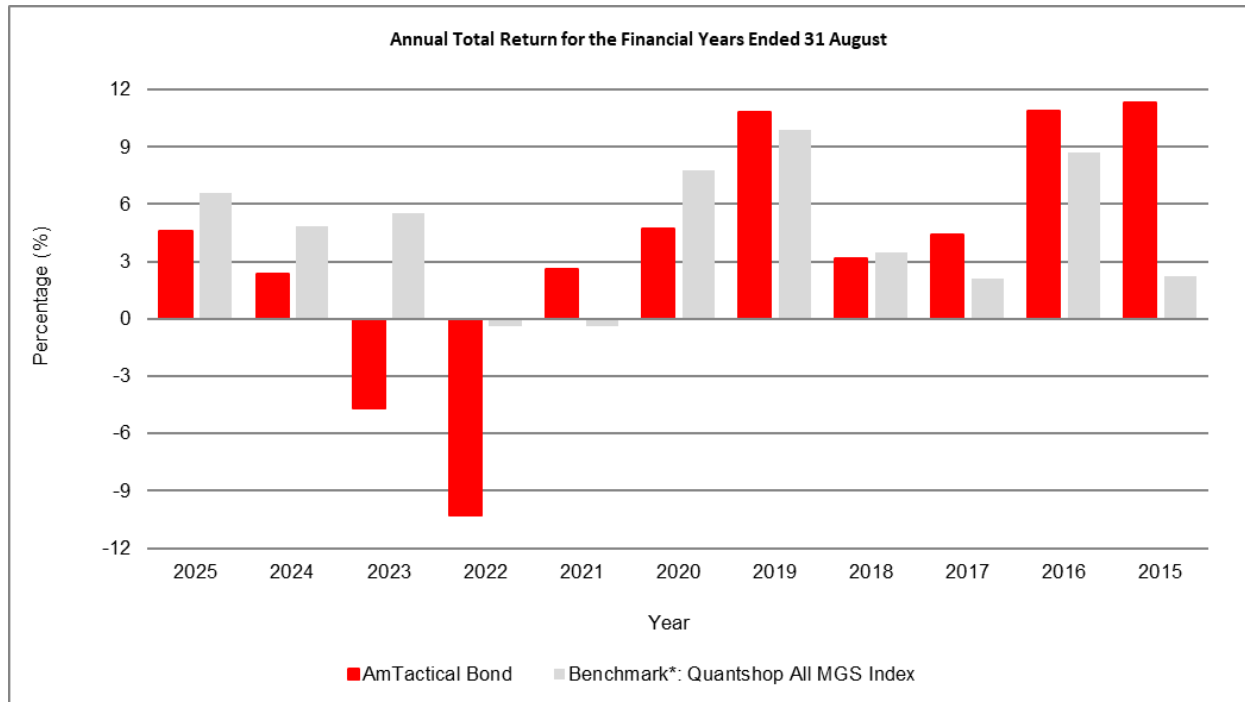
|                                     | 1 Year | 3 Years | 5 Years | 10 Years |
|-------------------------------------|--------|---------|---------|----------|
|                                     | %      | %       | %       | %        |
| AmTactical Bond                     | 4.60   | 0.67    | -1.24   | 2.68     |
| Benchmark*: Quantshop All MGS Index | 6.59   | 5.65    | 3.19    | 4.75     |



Benchmark\*: Quantshop All MGS Index (Available at [www.aminvest.com](http://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 31 August

|                                     | 2025 | 2024 | 2023  | 2022   | 2021  | 2020 | 2019  | 2018 | 2017 | 2016  | 2015  |
|-------------------------------------|------|------|-------|--------|-------|------|-------|------|------|-------|-------|
|                                     | %    | %    | %     | %      | %     | %    | %     | %    | %    | %     | %     |
| AmTactical Bond                     | 4.60 | 2.34 | -4.68 | -10.27 | 2.60  | 4.73 | 10.84 | 3.18 | 4.41 | 10.86 | 11.30 |
| Benchmark*: Quantshop All MGS Index | 6.59 | 4.85 | 5.54  | -0.39  | -0.41 | 7.76 | 9.88  | 3.48 | 2.09 | 8.68  | 2.21  |



**Benchmark\*:** Quantshop All MGS Index (Available at [www.aminvest.com](http://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 31 August 2025, the Fund registered a return of 4.60% comprising of 0.22% capital growth and 4.38% income distribution. Thus, the Fund's return of 4.60% has underperformed the benchmark's return of 6.59% by 1.99%.

#### Basis of calculation and assumptions

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

#### Portfolio Turnover Ratio (PTR)

|                    | Financial Year Ended<br>31 August 2025   | Financial Year Ended<br>31 August 2024 | Financial Year Ended<br>31 August 2023 |
|--------------------|--|--|--|
| <b>PTR (times)</b> | 0.59   | 0.78                                   | 0.96                                   |
| <b>Remarks</b>     | The decrease in the PTR for 2025 and 2024 were due mainly to investing activities. |  |  |

#### Distribution

|   | Financial Year Ended<br>31 August 2025 | Financial Year Ended<br>31 August 2024 | Financial Year Ended<br>31 August 2023 |
|---|--|--|--|
| <b>Gross distribution<br/>(RM sen per unit)</b> | 4.4163                                 | 0.9433                                 | -                                      |
| <b>Net distribution<br/>(RM sen per unit)</b>   | 4.4163                                 | 0.8584                                 | -                                      |

Distribution is in the form of cash and 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 : [complaint.fmos.org.my/index.php](http://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](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 : [www.fimm.com.my/investors/lodge-a-complaint/](http://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](mailto: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