AmInvest

Powered by Group Wealth Management

AmFunds Management Berhad
198601005272 (154432-A)

AmUSD Money Market Fund
("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 provided as required under the Personal Data Protection Act 2010 ("Privacy Notice") which is 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.

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?

AmUSD Money Market Fund is a retail United States Dollar ("USD") money market fund issued by AmFunds Management Berhad (the "Manager") that aims to provide income* and liquidity** over short to medium term***.

Who is the Fund suitable for?

The Fund is suitable for investors seeking:

- to invest excess cash over short to medium term; and
- investment that provide potential stream of income*; and liquidity**.

Notes:
** Distribution (if any) will be in the form of additional units*
*** Liquidity means that investors may receive their redemption proceeds within two (2) Business Days after redemption application is received by the Manager on or before the cut-off time. However, we may for any reason at any time, where applicable, extend the payment of the net redemption proceeds no later than seven (7) Business Days from the date of the redemption request is received by the Manager.*
****Short to medium term refers to an investment horizon of one (1) to two (2) years.*

What am I investing in?

Fund Category	Money Market.
Fund Type	Income.
Investment Objective	The Fund seeks to provide income* and liquidity** over short to medium-term***. *Notes:* **Distribution (if any) will be in the form of additional units.* ***Liquidity means that investors may receive their redemption proceeds within two (2) Business Days after redemption application is received by the Manager on or before the cut-off time. However, we may for any reason at any time, where applicable, extend the payment of the net redemption proceeds no later than seven (7) Business Days from the date of the redemption request is received by the Manager.* **** Short to medium term refers to an investment horizon of one (1) to two (2) years.* *Any material change to the investment objective of the Fund would require unit holders' approval.*
Investment Strategy	The Fund seeks to achieve its objective by only investing in USD-denominated investment instruments i.e. deposits, money market instruments, debt securities and collective investment scheme ("CIS") in countries which are eligible markets. The Fund will invest at least 90% of the Fund's net asset value ("NAV") in deposits, money market instruments and debt securities which have a remaining maturity period of not more than 397 days. The Fund may also invest up to 10% of the Fund's NAV in deposits, money market instruments and debt securities which have a remaining maturity period of more than 397 days but not more than 732 days. In managing the Fund, the Manager may invest in: i. Money market instruments with minimum short-term credit rating of A-1 by S&P or P-1 by Moody's or F1 by Fitch or its equivalent credit rating by any other recognized global rating agency; and ii. Debt securities with minimum long-term credit rating of BBB- by S&P or Baa3 by Moody's or BBB- by Fitch or its equivalent credit rating by any other recognized global rating agency. Should the money market instruments and debt securities be downgraded below the credit rating requirements stated above, the Manager will divest the said money market instruments and debt securities. However, any breach as a result of any:- (i) appreciation or depreciation in value of the Fund's investments; (ii) repurchase of units or payment made out of the Fund, or (iii) downgrade in or cessation of a credit rating, need not be reported to the SC and must be rectified as soon as practicable within three (3) months from the date of the breach. The three (3)-month period may be extended if it is in the best interest of unit holders and the Trustee's consent is obtained. Such extension must be subject to at least a monthly review by the Trustee. The fundamental investment process will be driven by the objective to generate income. The Manager may also invest in CIS that have similar investment objective to the Fund's investment objective.

Asset Allocation	• At least 90% of the Fund's NAV will be invested in deposits, money market instruments and debt securities which have a remaining maturity period of not more than 397 days; and • Maximum of 10% of the Fund's NAV in deposits, money market instruments and debt securities which have a remaining maturity period of more than 397 days but not more than 732 days.
Base Currency of the Fund	USD.
Performance Benchmark	Maybank USD Overnight Deposit Rate. *(obtainable via www.maybank2u.com.my)* *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.*
Launch Date	Class A (for non-individual investors) and Class B (for individual investors): 26 September 2024.
Offer Price	Class A and Class B: USD1.0000 per unit.
Distribution Policy	Subject to availability of income, distribution will be paid quarterly. 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. 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. *Note: Distribution (if any) will be in the form of additional units.*

Note: The Fund may be terminated without obtaining unit holders' approval in the event the Fund size is small, i.e. NAV is less than USD20 million or such other amount as the Manager and the Trustee may jointly deem it to be uneconomical for the Manager to continue managing the Fund, provided that it is also in the best interests of the unit holders to terminate the Fund.

Who am I investing with?

Manager	: AmFunds Management Berhad ("AFM")
Trustee	: AmanahRaya Trustees Berhad
Trustee's Delegate (Custodian)	: Deutsche Bank (Malaysia) Berhad Taxation
Advisor	: Deloitte Malaysia Tax Services Sdn Bhd *(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 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, 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 trades will be reported to the person(s) or members of a committee undertaking the oversight function of the Fund and disclosed in the Fund's reports accordingly.

What are the possible outcomes of my investment?

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

What are the key risks associated with the Fund?

General risks associated with investing in a unit trust fund

Market Risk	Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors resulting in a decline in a fund's NAV.
Inflation Risk	This is the risk that investors' investment in a unit trust 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 unit trust fund by the manager which will impact the performance of the fund.
Non-Compliance Risk	This is the risk of the 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 unit trust fund when the manager or the trustee takes action to rectify the non-compliance.
Country Risk	Investments of the 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.

Loan/Financing Risk	This risk occurs when investors take a loan/financing to finance their investment. The inherent risk of investing with borrowed/financed money includes investors being unable to service the loan/financing payments.
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 continue to be subject to the risk factors inherent in the Fund.

Specific risks associated with the Fund

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.
Distribution Risk	It should be noted that the distribution of income is not guaranteed. Circumstances preventing the distribution of income include, among others, insufficient realised gains or realised income to enable income distribution. The Fund may distribute from its realised gain, realised income and capital. Capital distributions represent a return or withdrawal of part of the amount of your original investment and/or capital gains attributable to the original investment and will result in a reduction in the NAV per unit of the Fund and reduce the capital available for future investment and capital growth. Future capital growth may therefore be constrained.
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.
Credit And Default Risk	Credit risk relates to the creditworthiness and the expected ability to make timely payment of interest and/or principal by the issuers of the fixed income instruments, as well as the financial institutions where the Fund placed deposits. Default risk relates to the risk that an issuer of a fixed income instrument or a financial institution where the Fund placed deposits 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 and/or deposits. This could adversely affect the value of the Fund.
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	Class A and Class B: There will be no entry charge for this Fund.
Exit Penalty	Class A and Class B: There will be no exit penalty for this Fund.
Transfer Fee	Nil.
Bank Charges/Fees	Bank charges or fees are incurred only upon redemptions.
Switching Fee	*Switching between funds managed by the Manager* Unit holders are only allowed to switch to other funds where the currency denomination is the same as the fund switched out. For switches between any of the funds managed by the Manager, unit holders will be charged on the differences of the entry charge between the 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. *Switching between Classes of the Fund* Unit Holders are not allowed to switch between Class(es) of the Fund.

What are the key ongoing fees charged to the Fund?

Annual Management Fee	Class A and Class B: Up to 0.50% per annum of the Fund's NAV attributable to this class.
Annual Trustee Fee	Class A and Class B: Up to 0.02% per annum of the NAV of the Fund.

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

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

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

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

How often are valuations available?

We publish updated information on our website **www.aminvest.com**; 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	Class A and Class B: USD 1,000
Minimum Additional Investment	Class A and Class B: USD 500
Submission of Application	Monday to Friday (except public holiday).
Cut-Off Time	The cut-off time is 4.00 p.m. on any Business Day. • If an application with complete documentation is accepted by us from you (upon our advice) before 4.00 p.m. on a Business Day, we will process your application on the same Business Day. • If an application with complete documentation is accepted by us from you (upon our advice) after 4.00 p.m. on a Business Day or on a non-Business Day, we will process your application on the next Business Day. *Notes:* • *Business Day is a day on which the Bursa Malaysia and/or commercial banks in Kuala Lumpur are open for business. The Manager may declare certain Business Days to be a non-Business Days although Bursa Malaysia and/or commercial banks in Kuala Lumpur are open, if the market in which the Fund is invested in are closed for business. This is to ensure that investors are given a fair valuation of the Fund when making subscriptions or redemptions. This information will be communicated to investors via the Manager's website at www.aminvest.com. Alternatively, you may contact our Customer Service at (603) 2032 2888.* • *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.* • *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.*

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	Class A and Class B: 1,000 units.
Minimum Holding/ Balance	Class A and Class B: 1,000 units
Submission of Redemption Request	Monday to Friday (except public holiday).
Access to Money	Redemption request can be made on any Business Day by completing the transaction form. • The Manager will make payment within two (2) Business Days after redemption application is received by the Manager on or before 4.00 p.m. on any Business Day. • Where the redemption application is received after 4.00 p.m. or on a non-Business Day, the redemption application will be processed at the end of the next Business Day, and the redemption proceeds will be paid within three (3) Business Days after the redemption application is received by the Manager. *Notes:* • *We may for any reason at any time, where applicable, extend the payment of the net redemption proceeds, but no later than seven (7) Business Days from the date the redemption request is received by the Manager.* • *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.* • *You should note that different distributors may have different cut-off times in respect of receiving redemption 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 redemption request.*

Cooling-Off Rights	If you make an investment and later decide that the investment does not suit your needs, you may withdraw your money within the cooling-off period. You should be aware that the cooling-off right is only available on your first investment with the Manager and will not be available for subsequent investments. The cooling-off right is not available to corporation/institution, staff of the Manager and persons registered with a body approved by the SC to deal in unit trust funds. The refund for every unit held by you pursuant to your 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. Unit holders shall be refunded within seven (7) Business Days from the receipt of the cooling-off application by the Manager.
Cooling-Off Period and Rights	You may exercise cooling-off rights within six (6) Business Days commencing from the date the application for units is received by the Manager. This is, however, only available on your first investment with the Manager.

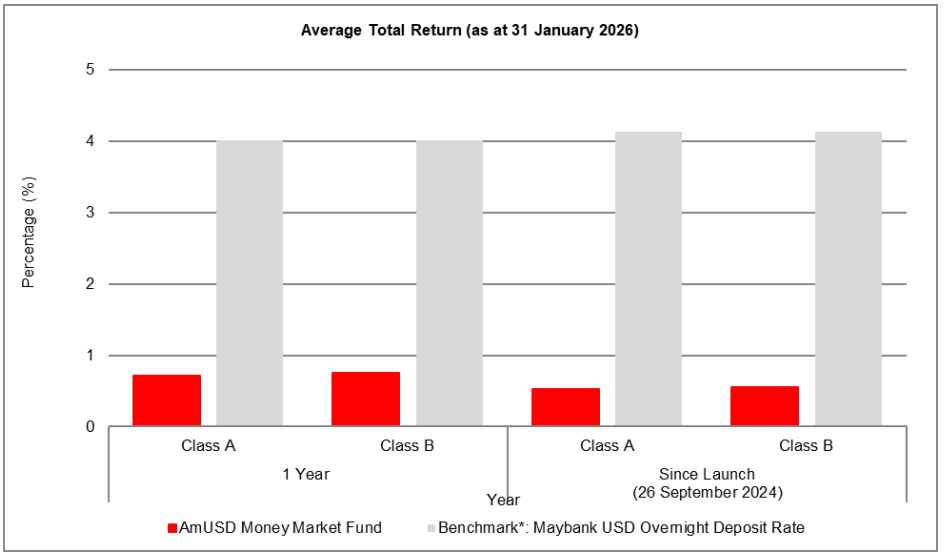
Note: The Manager reserves the right to change the stipulated amount from time to time. You may request for a lower amount subject to the Manager's discretion to accept.

No withdrawals will be paid in cash under any circumstances.

Fund Performance

Average Total Return (as at 31 January 2026)

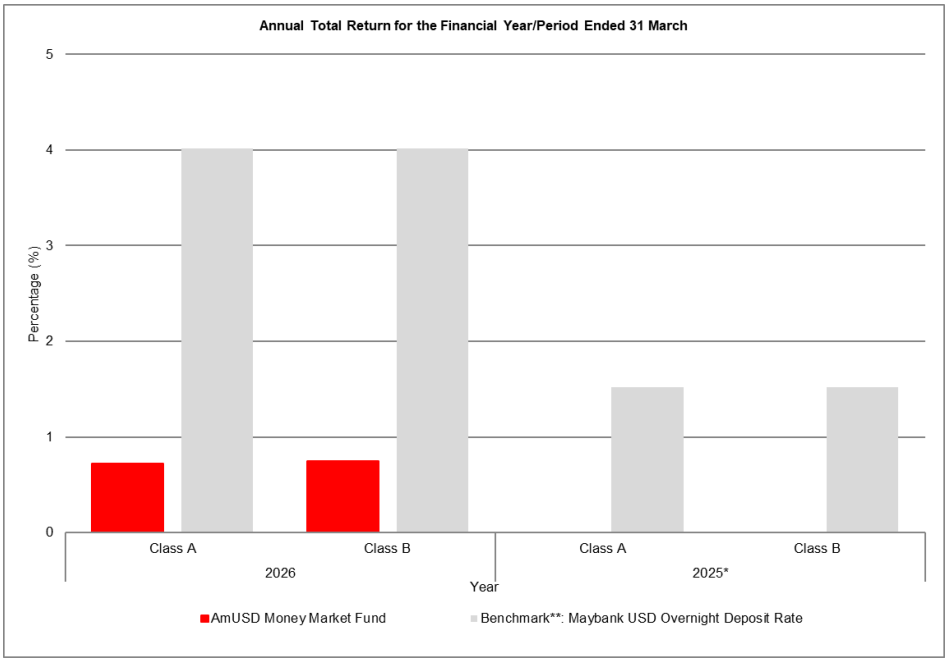
	1 Year		Since Launch (26 September 2024)	
	Class A	**Class B**	**Class A**	**Class B**
AmUSD Money Market Fund	0.72	0.75	0.53	0.56
Benchmark*: Maybank USD Overnight Deposit Rate	4.02	4.02	4.13	4.13



Benchmark*: **Maybank USD Overnight Deposit Rate (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 Year/Period Ended 31 January

	2026		2025*	
	Class A	**Class B**	**Class A**	**Class B**
AmUSD Money Market Fund	0.72	0.75	0.00	0.00
Benchmark: Maybank USD Overnight Deposit Rate**	4.02	4.02	1.52	1.52



***Total actual return for the financial period from 26 September 2024 (date of launch) to 31 January 2025**
Benchmark** **Maybank USD Overnight Deposit Rate (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

Class A	For the financial year under review, the Fund registered a return of 0.72% which is entirely capital growth in nature.
Class B	For the financial year under review, the Fund registered a return of 0.75% which is entirely capital growth in nature.

Basis of calculation and assumptions

The Fund performance is calculated based on NAV 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 31 January 2026	**Financial Period Ended 31 January 2025**
PTR (times)	10.89	0.00
Remarks	The increase in the PTR for 2026 was due mainly to investing activities.	

Distribution

No distribution was declared by the Fund for the financial year ended 31 January.

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	:	complaint.fmos.org.my
(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	:	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