

RHB SHARIAH CHINA FOCUS FUND

RESPONSIBILITY STATEMENT

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

STATEMENT OF DISCLAIMER

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

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

The Securities Commission Malaysia is not liable for any non-disclosure on the part of RHB Islamic International Asset Management Berhad, the management company responsible for the RHB Shariah China Focus 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.

RHB Shariah China Focus Fund has been certified as Shariah-compliant by the Shariah adviser appointed for the Fund i.e. RHB Islamic Bank Berhad.

PRODUCT HIGHLIGHTS SHEET

This Product Highlights Sheet only highlights the key features and risks of RHB Shariah China Focus Fund. Investors are advised to request, read and understand the Fund's prevailing prospectus and its supplementary(ies) (if any) before deciding to invest.

| | | | |
|---------------------------|--|----------------------------------|----------------------------------|
| Name of Fund | RHB Shariah China Focus Fund ("Fund"). | Fund Category | Equity fund (Shariah-compliant). |
| Manager | RHB Islamic International Asset Management Berhad. | Fund Type | Growth. |
| Trustee | HSBC (Malaysia) Trustee Berhad. | Launch Date | 13 November 2018. |
| Investment Adviser | China Asset Management (Hong Kong) Limited. | Financial Year End | 31 October. |
| Shariah Adviser | RHB Islamic Bank Berhad. | Base Currency of the Fund | RM. |

| Classes under the Fund | Currency Denomination of the Class | Launch Date of the Class |
|-------------------------------|---|---------------------------------|
| RM Class | RM | 13 November 2018 |
| USD Class | USD | 8 March 2021 |

PRODUCT SUITABILITY

This Fund is suitable for investors who:

- (i) seek to achieve long term* capital appreciation; and
- (ii) wish to invest in a diversified portfolio of China Shariah-compliant equities.

*Note: * "long term" in this context refers to a period of between 5 - 7 years.*

KEY PRODUCT FEATURES

INVESTMENT OBJECTIVE

The Fund aims to achieve long term* capital appreciation through investments in China Shariah-compliant equities.

*Note: * "long term" in this context refers to a period of between 5 - 7 years.*

INVESTMENT STRATEGY

The Fund seeks to achieve its investment objective through a diversified portfolio of China Shariah-compliant equities which include but not limited to, China A-shares, China H-shares, Islamic real estate investment trusts ("REITs"), Islamic exchange traded funds ("ETFs") and China Shariah-compliant equity-related securities (collectively "China Shariah-compliant Equities"). The Fund will also invest in Islamic liquid assets including Islamic money market instruments, Islamic deposits with Islamic financial institutions and Islamic collective investment schemes investing in Islamic money market instruments and/or Islamic deposits with Islamic financial institutions.

The Fund will focus on companies that are able to create true shareholder value^{^^}, have a strong and stable earnings stream^{^^} and have a strong sustainable dividend yield^{^^} that issue China Shariah-compliant Equities with sustainable dividend payments^{^^}.

The Fund's direct investments in China Shariah-compliant Equities are those of companies whose securities are listed on the Hong Kong SAR, Shanghai, Shenzhen and Taiwan Stock Exchanges, including China companies that are listed in other non China markets such as the United States of America, United Kingdom and Singapore Stock Exchanges. These are companies with revenues derived from China and/or have business operations located in the China. The Fund's investments will also include Islamic collective investment schemes (including Islamic REITs and Islamic ETFs) domiciled in Singapore, Luxembourg, Hong Kong SAR, the United Kingdom and the United States of America investing primarily in the China markets. The Fund's direct investments are not sector specific and can invest in a broad range of sectors and industries. It seeks to add value by investing in a selective range of opportunities identified by the Manager as having a strong attraction based on company fundamentals.

Thus, the Fund's portfolio will be structured as follows:

Minimum 70% of Net Asset Value ("NAV") - Investment in China Shariah-compliant Equities.

The balance of the Fund's NAV may be invested in Islamic liquid assets comprising Islamic money market instruments, Islamic deposits with Islamic financial institutions and Islamic collective investment schemes investing in Islamic money market instruments and/or Islamic deposits with Islamic financial institutions.

Provided always the above asset allocation is maintained, the range of the Fund's asset allocation will be reviewed from time to time depending on the judgement of the Manager as to the general market and economic conditions. Although the Fund is actively managed, how active or the frequency of its trading strategy will very much depend on market opportunities.

The risk management strategies and techniques employed by the Manager include diversification of the Fund's investments in terms of its exposure to various industries, sectors, countries and asset classes and/or type of investments (i.e. Shariah-compliant equities and Islamic money market instruments). The Manager may participate in Islamic financial derivatives for currency hedging purposes where appropriate. Generally, the assets of the Fund will be invested over a medium to long term period with disposal of the investments when necessary to control risk as well as to optimise capital gains. This is especially so when the full growth potential of an investment is deemed to have been reduced following a prolonged rise in equity

KEY PRODUCT FEATURES

values and the other available alternative investment may present cheaper valuations and potential higher returns. The Fund also complies with the permitted investments and restrictions imposed by the Securities Commission Malaysia. Adherence to the permitted investments and restrictions also helps the Manager to risk-manage the Fund's portfolio in terms of diversification. Moreover, the Manager in making its investment decisions shall at all times comply with the investment restrictions of the Fund and requirements as set out in the deed of the Fund.

For investments in foreign markets, the Manager in managing the principal risks such as country risk and currency risk will always take into consideration the reference benchmark as well as its evaluation of the historical developments and its prior experience in such markets. Such practice will be managed through active management and constant review of the economic and political developments of the countries invested. Investments will ultimately be made based on risk-reward profiles.

The Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to adverse economic, political or any other market conditions. In such circumstances, the Manager may reallocate up to 100% of the Fund's Shariah-compliant equity investments into other asset classes such as sukuk, Islamic money market instruments, Islamic deposits with Islamic financial institutions, which are defensive in nature and comply with Shariah requirements.

^^ *Explanatory note on these terms:*

"sustainable dividend payments" means consistent % dividend payout by a company over time, for example the Manager would prefer a company that has a stable dividend payout ratio rather than a company that has high payout ratio in one or two years and zero payout ratio in the next few years.

"create true shareholder value" are companies that are in the judgement of the Manager, deliver value through their management's ability to grow earnings, dividends and share price. In other words, it is the sum of all strategic decisions that affect the company's ability to efficiently increase the amount of free cash flow over time, after considering factors such as the effect of inflation, amongst others.

"strong and stable earnings stream" are companies that in the judgement of the Manager, can offer consistently growing/increasing corporate earnings with low volatility from one year to the next.

"strong sustainable dividend yield" are companies that in the judgement of the Manager, can offer increasing dividend payout from one year to the next.

BENCHMARK

MSCI China A Islamic Index.

DISTRIBUTION

DISTRIBUTION POLICY - Distribution is incidental, subject to the availability of income at the end of the financial year.

DISTRIBUTION MODE - Distribution, if any, after deduction of taxation and expenses (i.e. net distributions), will be reinvested to purchase additional units of the Fund based on the NAV per unit as at the first Business Day after units of the Fund are quoted ex-entitlement. Allotment of such units of the Fund shall be within two (2) weeks thereafter. No sales charge will be imposed for any reinvestment of distribution into the Fund.

KEY RISKS

COUNTRY RISK - The Fund will be investing in foreign markets. The foreign investments portion of the Fund may be affected by risks specific to the country that the Fund invests in. Such risks include changes in the country's economic fundamentals, social and political stability, currency movements and foreign investments policies. These factors may impact the prices of the securities that the Fund invests in and ultimately lower the NAV.

CURRENCY RISK - This risk is associated with investments that are quoted in foreign currency denomination. When a security is denominated in a foreign currency which fluctuates unfavourably against Ringgit Malaysia ("RM"), the Fund may face currency loss. This may lead to a lower NAV expressed in RM. In addition, an investor investing into a class denominated in currencies other than in RM may also be subject to further currency risk as fluctuation to the exchange rate of the respective currency of that class against RM may impact the value of the NAV per unit expressed in the currency of the relevant class. The Fund may participate in Islamic currency hedging instruments to mitigate the currency risk, if necessary.

MARKET RISK - The economic and political conditions in developing and emerging markets differ from those in developed markets and offer less social, political and economic stability as compared to developed markets. Other risks in developing and emerging markets that can adversely impact the Fund may include: investment and repatriation restrictions, the potential for unusual volatility in developing and emerging markets is higher as compared to more industrialised nations, limited information to the investors and less stringent disclosure requirements, shallow and substantially smaller liquid securities markets than in more industrialised nations resulting in illiquid securities markets, certain local tax law considerations that may negatively impact the Fund's investment, limited regulation of the securities markets and the possibility of limited legal recourse for the Fund and the custodial and/or the settlement systems may not be fully developed. These risks are likely to exist to a greater or lesser degree in some of the markets that the Fund may invest in. Investing in emerging markets such as the People's Republic of China subjects the Fund to a higher level of market risk than investments in a developed country. This is due to, among other things, greater market volatility, lower trading volume, political and economic instability, settlement risk, greater risk of market shut down and more governmental limitations on foreign investment than those typically found in developed markets. The regulatory and legal framework for capital markets in China may not be as well developed when compared with those of developed countries.

PARTICULAR SECURITY RISK - The fluctuation in the performance of each individual security that the Fund invests in will affect the price of the units. Not all companies issuing these securities are successful. The success and failure of the companies will cause its securities value to rise or fall. Valued collectively, the performance of individual securities will cause the Fund's unit price to rise or fall accordingly.

RECLASSIFICATION OF SHARIAH STATUS RISK - This risk refers to the risk that the currently held Shariah-compliant equities in the Fund may be reclassified as Shariah non-compliant in the periodic review of the equities by the Shariah Advisory Council of the Securities Commission Malaysia, the Shariah Adviser or the Shariah boards of the relevant Islamic indices. If this occurs, the Manager will take the necessary steps to dispose of such equities in accordance with the Fund's Shariah investment guidelines.

LIQUIDITY RISK - This refers to the ease with which an asset can be sold at or near its fair value depending on the volume traded on the market. Should an asset become illiquid, it may be sold at a discount to its fair value, thus lowering the value of the Fund's investments and subsequently the value of Unit Holders' investments and may affect the ability of the Fund to honour requests for redemption in a timely manner. To mitigate the liquidity risk, the Fund maintains a reasonable level of Islamic liquid asset to meet any redemption request.

Note: If your investments are made through an institutional unit trust scheme adviser ("IUTA") which adopts the nominee system of ownership, you would not be deemed to be a unit holder of the Fund ("Unit Holder") under the deed of the Fund and as a result, you may not exercise all the rights ordinarily conferred to a Unit Holder (e.g. the right to call for Unit Holders' meetings and the right to vote at a Unit Holders' meeting). Accordingly, the Manager will only recognise the IUTA as a Unit Holder and the IUTA shall be entitled to all the rights conferred to it under the deed of the Fund.

FUND PERFORMANCE

AVERAGE TOTAL RETURNS

Average total returns for the following periods ended 31 October 2024

| RM Class | 1 Year | 3 Year | 5 Years | Since Launch (03/12/2018* to 31/10/2024) |
|----------------------------------|--------|---------|---|--|
| RHB Shariah China Focus Fund (%) | 5.39 | -12.05 | 3.75 | 5.69 |
| Benchmark^ (%) | -1.88 | -8.18 | 3.02 | 5.31 |
| USD Class | 1 Year | 3 Years | Since Launch (08/03/2021** to 31/10/2024) | |
| RHB Shariah China Focus Fund (%) | 14.69 | -13.61 | -9.26 | |
| Benchmark^ (%) | 6.76 | -9.88 | -7.66 | |

FUND PERFORMANCE

ANNUAL TOTAL RETURNS

Annual total returns for the following financial year ended 31 October

| RM Class | 2024 | 2023 | 2022 | 2021 | 2020 | Since Launch (03/12/2018* to 31/10/2019) |
|----------------------------------|-------|-------|--------|-------|-------|--|
| RHB Shariah China Focus Fund (%) | 5.39 | -1.33 | -34.59 | 24.53 | 41.97 | 15.37 |
| Benchmark^ (%) | -1.88 | 6.76 | -26.13 | 10.05 | 33.95 | 14.66 |

For the latest financial year, the RM Class recorded a return of 5.39% outperforming its benchmark return of -1.88%.

Source: Lipper IM, 12 November 2024 * The last day of the RM Class's initial offer period. ^ The benchmark of the Fund is MSCI China A Islamic Index. The abovementioned performance is computed on NAV to NAV basis and has been adjusted to reflect distributions payments and unit splits, if any, and are annualised.

| USD Class | 2024 | 2023 | 2022 | Since Launch (08/03/2021** to 31/10/2021) |
|----------------------------------|-------|-------|--------|---|
| RHB Shariah China Focus Fund (%) | 14.69 | -2.05 | -42.63 | 8.81 |
| Benchmark^ (%) | 6.76 | 5.95 | -35.30 | 2.16 |

For the latest financial year, the USD Class recorded a return of 14.69% outperforming its benchmark return of 6.76%.

Source: Lipper IM, 12 November 2024 ** The last day of the USD Class's initial offer period. ^ The benchmark of the Fund is MSCI China A Islamic Index. The abovementioned performance is computed on NAV to NAV basis and has been adjusted to reflect distributions payments and unit splits, if any, and are annualised.

PORTFOLIO TURNOVER RATIO ("PTR")

Financial Year Ended 31 October

| | 2024 | 2023 | 2022 |
|-------------|------|------|------|
| PTR (times) | 2.62 | 1.17 | 0.64 |

The PTR for the latest financial year was higher compared with the previous financial year due to more investment activities during the latest financial year.

DISTRIBUTION RECORD

Financial Year Ended 31 October

| | 2024 | 2023 | 2022 |
|-----------------------------------|------|------|------|
| Gross distribution per unit (sen) | - | - | - |
| Net distribution per unit (sen) | - | - | - |

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

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

FEES & CHARGES

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

| | RM Class | USD Class |
|---|---|-----------|
| Charges | | |
| Sales charge ¹ | Up to 5.50% of the investment amount. An investor can expect differing sales charge to be levied when buying units of the Fund from the various distribution channels and within each distribution channel, subject to the maximum sales charge stipulated above. This is due to the different levels of services provided by each distribution channel and/or the size of the investment undertaken. <i>Note: If the Fund is an Employees Provident Fund ("EPF") Members' Investment Scheme ("MIS") approved fund and you invest via EPF-MIS, you will be levied a sales charge of up to 3.00% of the investment amount or any other rate as may be determined by the EPF from time to time.</i> | |
| Repurchase charge | None. | |
| Dilution fee or transaction cost factor | None. | |

Other charges payable directly by the investors

| | | |
|--|---|----------|
| Switching fee ¹ (per switch or the difference in sales charge between switching funds, where applicable) | RM25.00 | USD10.00 |
| | The Manager reserves the right to vary this switching fee or to vary the terms of the switching facility. | |
| Transfer fee ¹ (per transfer) | RM5.00 | USD5.00 |

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

Fees and Expenses

| | |
|---|--|
| Annual management fee ¹ | 1.80% per annum of the NAV of the respective class of units calculated on a daily basis, before deducting the Manager's and Trustee's fees for that particular day. |
| Annual trustee fee ¹ | Up to 0.06% per annum of the NAV of the respective class of units, calculated on a daily basis before deducting the Manager's and Trustee's fees for that particular day (excluding foreign custodian fees and charges). |
| Expenses directly related to the Fund | Auditors' fees and other relevant professional fees, foreign custodial charges, cost of distribution of semi-annual and annual reports, tax certificates, reinvestment statements and other notices to Unit Holders, commissions or fees paid to brokers, other transaction costs and taxes. |
| Other fees payable indirectly by an investor (if any) | None. |

¹ All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/or duties and at such rate as may be imposed by the Malaysian government from time to time.

Note 1: The Manager may, for any reason at any time, waive or reduce the amount of its management fee only or other charges directly payable by the Unit Holder and/or investor in respect of the Fund, either generally (for all Unit Holders of a class) or specifically (for any particular Unit Holder of a class) and for any period or periods of time at its absolute discretion.

Note 2: Any bank charges imposed by the relevant banks / financial institutions will be borne by the Unit Holders.

| TRANSACTION INFORMATION | | |
|---|--|-----------|
| | RM Class | USD Class |
| Minimum Initial Investment | RM100.00 | USD100.00 |
| Minimum Additional Investment | RM100.00 | USD100.00 |
| Minimum Investment Balance | 100 units or such other lower quantity as the Manager may from time to time decide. | |
| Minimum Redemption of Units | Any number of units. | |
| Frequency of Redemption of Units | No restriction. | |
| Switching Facility and Frequency of Switching | Available. Unit Holders may switch to units of any unit trust fund under the management of the Manager that are of the same currency and that allow for switching. The minimum amount for a switch into another fund is one hundred (100) units or such other quantity as the Manager may from time to time decide. There is no restriction as to the number of switches a Unit Holder may perform or the frequency of switching. The minimum investment balance must be at least one hundred (100) units or such other lower quantity as the Manager may from time to time decide after the switch. Following a switching transaction, if the quantity of units held by a Unit Holder in the Fund falls below its minimum investment balance, the Manager can switch the entire investment and forward the proceeds to the fund that the Unit Holder intends to switch into. The Manager however, reserves the right to vary these terms. | |
| Transfer Facility | Available. Investors may transfer their holdings of units of the Fund to another investor by forwarding the completed form of transfer to the Manager's registered/principal office or any of its branch offices, or to any of its participating IUTAs or any other authorised distributors before their respective cut-off times. However, the Manager may decline to register any partial transfer of units if the registration would result in the transferor or the transferee holding less than one hundred (100) units or such other lower quantity as the Manager may from time to time accept. The Manager may also refuse an entry of transfer during the fourteen (14) days preceding an income distribution date. | |
| An investor may request for a lower minimum initial investment, lower minimum additional investment, lower minimum investment balance or lower minimum amount for a switch which the Manager may accept at its absolute discretion from time to time. <i>Note: If the Fund is an EPF-MIS approved fund and you invest via EPF-MIS, the minimum initial investment shall be RM1,000.00 (or any other amount as may be determined by EPF).</i> | | |
| Subscription Settlement | Payment must be made in the currency of the class subscribed on subscription date. | |
| Redemption Settlement | Units of the Fund can be redeemed by forwarding the completed form of request to repurchase to the Manager's registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorised distributors before their respective cut-off times on any Business Day. All redemption requests will be processed in accordance with the redemption conditions for the Fund. The redemption monies will be paid within seven (7) Business Days after receipt by the Manager of the request to repurchase. <i>Note: If you have invested via the EPF-MIS, the redemption monies will be credited back into your EPF accounts.</i> | |
| Cooling-off Period | Unit Holders have the right to request for a refund of their investments within six (6) Business Days which shall be effective from the date of receipt of the application by the Manager, subject to eligibility. <i>Note: If you have invested via the EPF-MIS, the cooling-off period shall be subject to EPF's terms and conditions.</i> | |
| Business Day | A day (other than a Saturday, Sunday and public holiday) on which the stock exchange managed or operated by Bursa Malaysia Securities Berhad is open for trading and/or banks in Kuala Lumpur are open for business; and the markets in which at least 50% of the Fund's NAV (in aggregate) is invested therein, are also open for trading. | |
| Dealing Hours | The Manager's dealing hours are from 9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always that complete applications for the Fund are received before the next valuation point. The Manager may also vary the dealing hours as it may deem appropriate. Investors will be notified on the change of dealing hours via email or notification published on the Manager's website. | |
| Other Information | <ul style="list-style-type: none">• The assets of the Fund are pooled and invested as a single fund and are not segregated in respect of each class.• The classes may differ in terms of currency denomination, rate of fees and charges and transaction details. Save for these differences, Unit Holders of each class have the same rights and liabilities under the deed of the Fund.• A separate NAV per unit will be calculated for each class.• The NAV per unit will be denominated in the currency of the respective class and may differ between classes as a consequence of the various features of each class.• US Person is not eligible to subscribe to the units of the Fund. If a Unit Holder is a US Person or subsequently becomes a US Person, the Manager will issue a notice to that US Person requiring him/her to either redeem all the units of the Fund or transfer all the units of the Fund to a non-US Person, within thirty (30) days from the date of the notice. The Manager shall have the right to compulsorily redeem all the units held by the said US Person after thirty (30) days from the date of notice if the US Person fails to redeem or transfer his/her units within the stipulated period.• If the Fund is eligible to be invested via the EPF-MIS and you transfer your moneys from your EPF account to invest in the Fund, the investments made by the Fund as well as your investment in the Fund from your EPF account will be subject to the EPF's requirements. Please refer to the website at http://www.kwsp.gov.my for updated information. | |

YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT.

VALUATIONS AND EXITING FROM INVESTMENT

VALUATION OF ASSETS

The assets of the Fund must be valued at least once every Business Day. As the Fund invests in foreign markets, which may have different time zones from that of Malaysia, the valuation of the Fund for a Business Day will be conducted by 5.00 p.m. (or such other time as may be determined by the Manager from time to time) on the following day on which the Manager is open for business. Accordingly, the price of the Fund for a particular Business Day will not be published online on the Manager's website on the next day but will instead be published the next following day (i.e. price will be two (2) days old). This will be specifically indicated on the Manager's website, www.rhbgroup.com.

EXITING FROM THIS INVESTMENT

The repurchase price shall be the NAV per unit of the respective class as at the next valuation point of the Fund's relevant Business Day after the request for units is received by the Manager ("forward pricing"). The Manager does not charge any repurchase charge for this Fund. Units of the Fund can be redeemed by forwarding the completed form of request to repurchase to the Manager's registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorised distributors before their respective cut-off times on any Business Day. All redemption requests will be processed in accordance with the redemption conditions for the Fund. The redemption monies will be paid within seven (7) Business Days after receipt by the Manager of the request to repurchase. Where applicable, if you have invested via the EPF-MIS, the redemption monies will be credited back into your EPF accounts.

For partial redemption, the balance of units after the redemption must be at least one hundred (100) units or such other lower quantity as the Manager may from time to time decide (the "minimum investment balance"). There is no restriction on the number of units a Unit Holder can redeem out of the Unit Holder's investments or the frequency of redemptions in a year. If the balance of units held after the redemption is less than the minimum investment balance, the Manager can withdraw the entire investment and forward the proceeds to the Unit Holder.

CONTACT INFORMATION

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

HOW DO YOU LODGE A COMPLAINT?

1. For internal dispute resolution, you may contact:

❖ **via Unit Holders Services Toll-Free Hotline at:** 1-800-88-3175

❖ **via phone to:** 03-9205 8000

❖ **via email to:** rhbiim.enquiry@rhbgroup.com

❖ **via letter to:** RHB Islamic International Asset Management Berhad, Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur.

2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industry Dispute Resolution Center (SIDREC):

❖ **via phone to:** 03-2276 6969

❖ **via email to:** info@sidrec.com.my

❖ **via letter to:** Securities Industry Dispute Resolution Center (SIDREC), Level 25, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.

3. You can also direct your complaint to the Securities Commission Malaysia ("SC") even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Consumer & Investor Office:

❖ **via phone to the Aduan Hotline at:** 03-6204 8999

❖ **via fax to:** 03-6204 8991

❖ **via online complaint form available at:** www.sc.com.my

❖ **via email to:** aduan@seccom.com.my

❖ **via letter to:** Consumer & Investor Office, Securities Commission Malaysia, No 3 Persiaran Bukit Kiara, Bukit Kiara, 50490 Kuala Lumpur.

4. Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:

❖ **via phone to:** 03-7890 4242

❖ **via online complaint form available at:** www.fimm.com.my

❖ **via email to:** complaints@fimm.com.my

❖ **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.