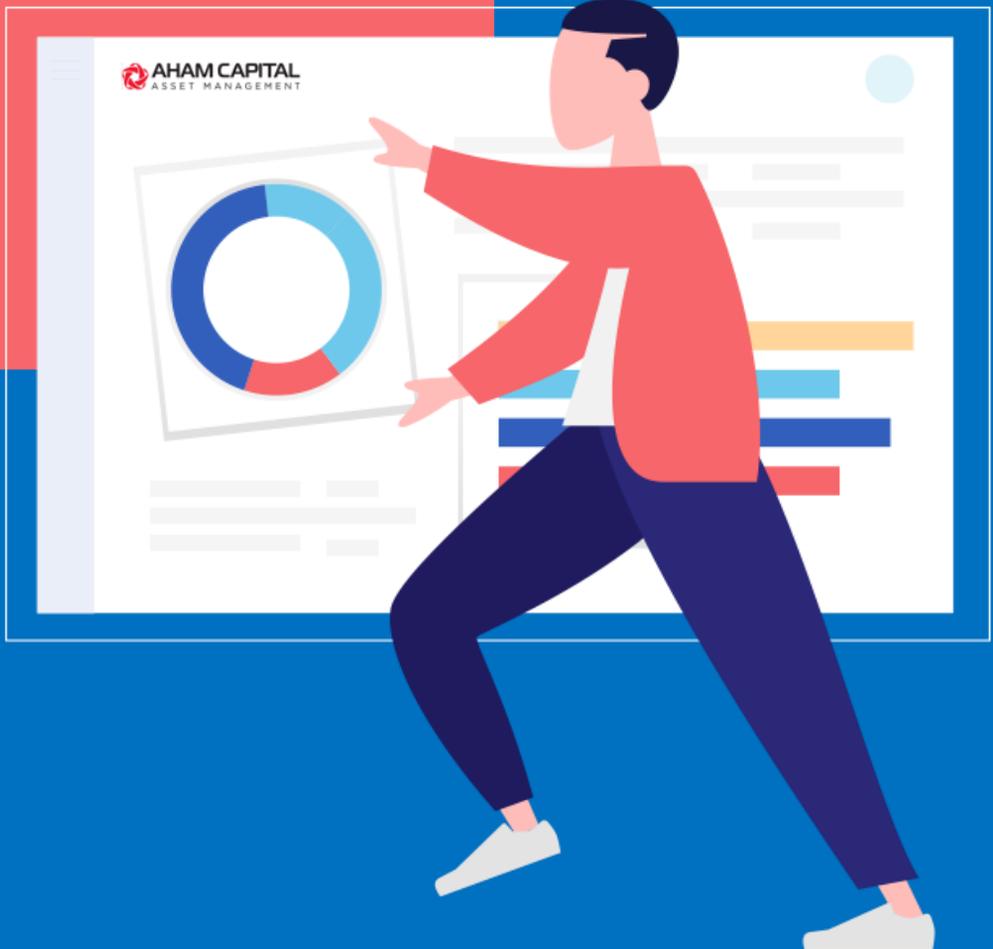


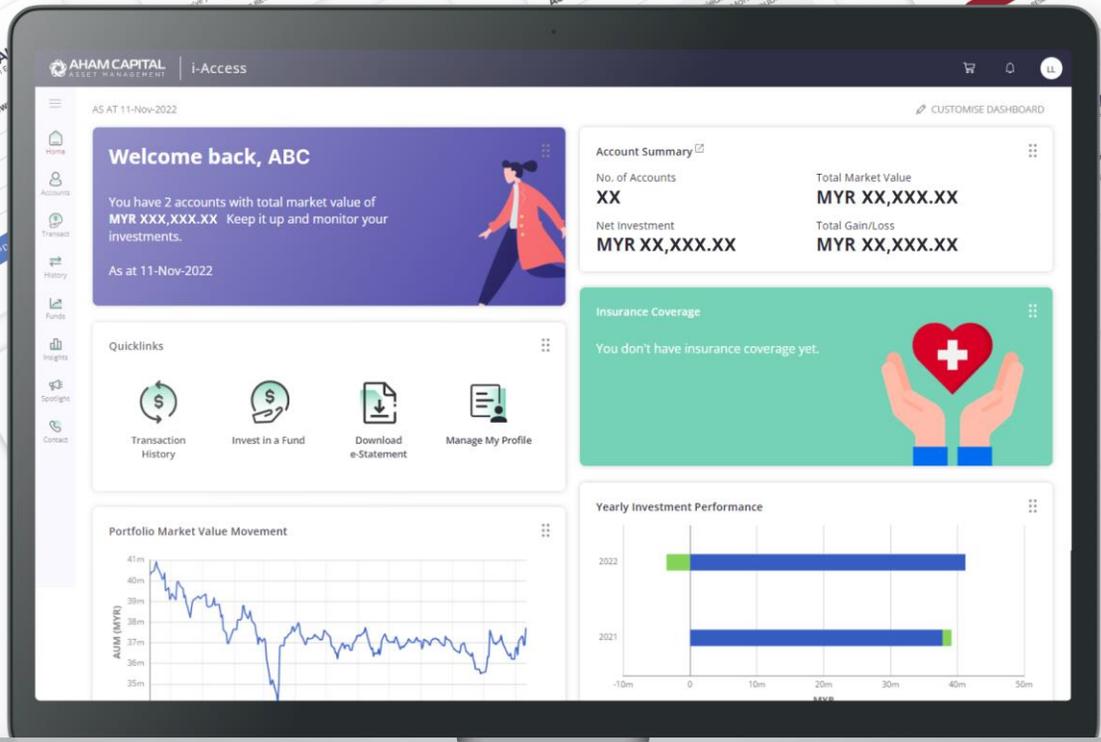
# New i-Access User Guide



**Elevate your investing experience with  
the new i-Access by AHAM Capital**

CONVENIENT . ENVIRONMENTALLY FRIENDLY . SAFE . SECURE

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# Welcome to the new **i-Access!**

# Dashboard Features

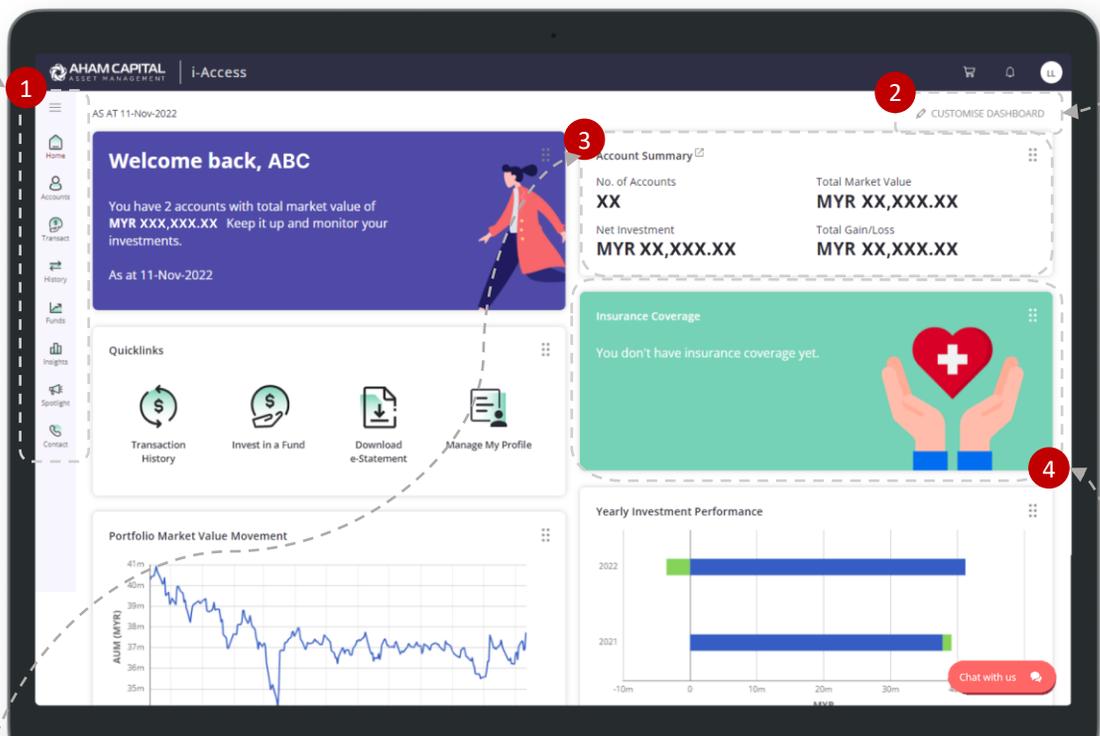
## 1 Sidebar Menu

Click on these icons to **navigate** to:

- Home
- My Accounts
- Transact Now
- Transaction History
- Funds Catalogue
- Insights
- In the Spotlight
- Contact Us

## 2 Customise your Dashboard

- This function enables you to
- customise** what you would like to see on your dashboard. Enable functions like Currency Allocation or Country Allocation to view your portfolio(s) in a holistic manner.



## 3 Overall Summary of your Investments

This feature displays an overall summary of your investment(s) at a glance, such as your **total investment**, **net investment**, and **total gains and losses**.

## 4 Insurance Information

This feature displays details of your insurance coverage based on the fund(s) you have invested with AHAM Capital. This Insurance Plan is complimentary for investors who invest in any of the Eligible Fund(s) via AHAM Capital's internal Distribution Channel and/or authorised Unit Trust Consultants. Contact us for more details.

# Dashboard Features

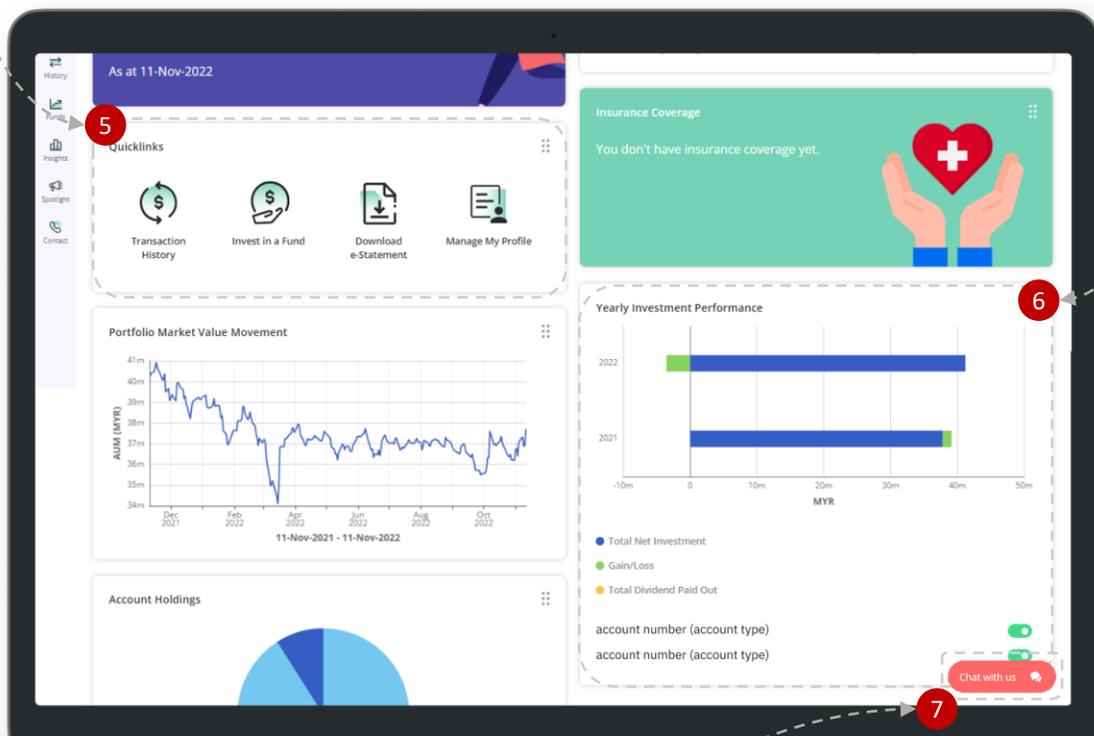
## 5 Quicklinks

This feature enables one-click navigation to:

-  Transaction History
-  Invest in a Fund
-  Download your E-Statement
-  Manage your Profile

## 6 Yearly Investment Performance Chart

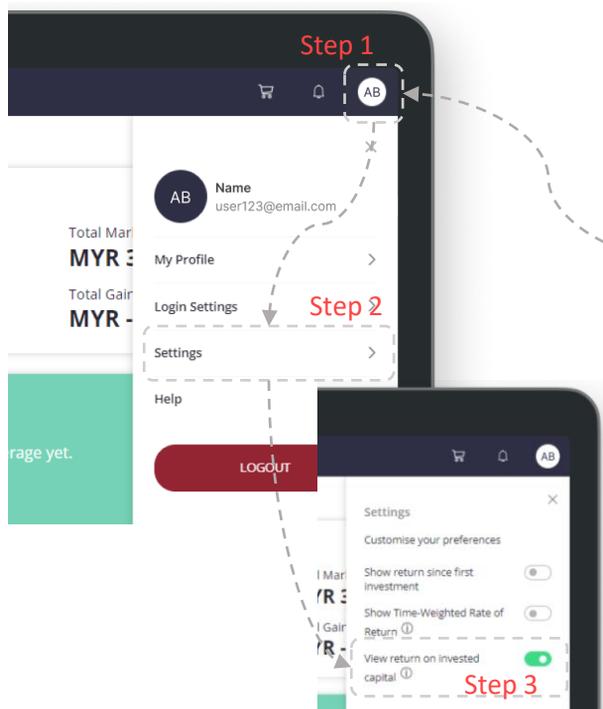
- This feature displays a dynamic chart of your accounts' yearly investment performance. Enable the function to view any account or all accounts as a portfolio.
- This feature displays a dynamic chart of your accounts' yearly investment performance. Enable the function to view any account or all accounts as a portfolio.



## 7 Chat with Us!

Whenever you need help, we are just a click away! The Chat with Us function is a live chat where we can answer to your questions in the fastest manner. No more waiting in line on the phone, listening to long pre-recorded messages and there is no need to purposely walk in to any branches to get your enquiries answered.

# Dashboard Features



## 8 View Returns on Invested Capital

After years of managing your portfolio by doing multiple investments, switching and redemption, it's easy to lose track of your initial invested capital. This function allows you to track your invested capital easily. At the Dashboard, and My Accounts page, you will be able to track your returns based on your invested capital.

## 9 Customisable date of e-Statement

This custom date feature allows you to select a period of choice to generate your statements. The statements are downloadable too!

## 10 Enhanced Transaction History

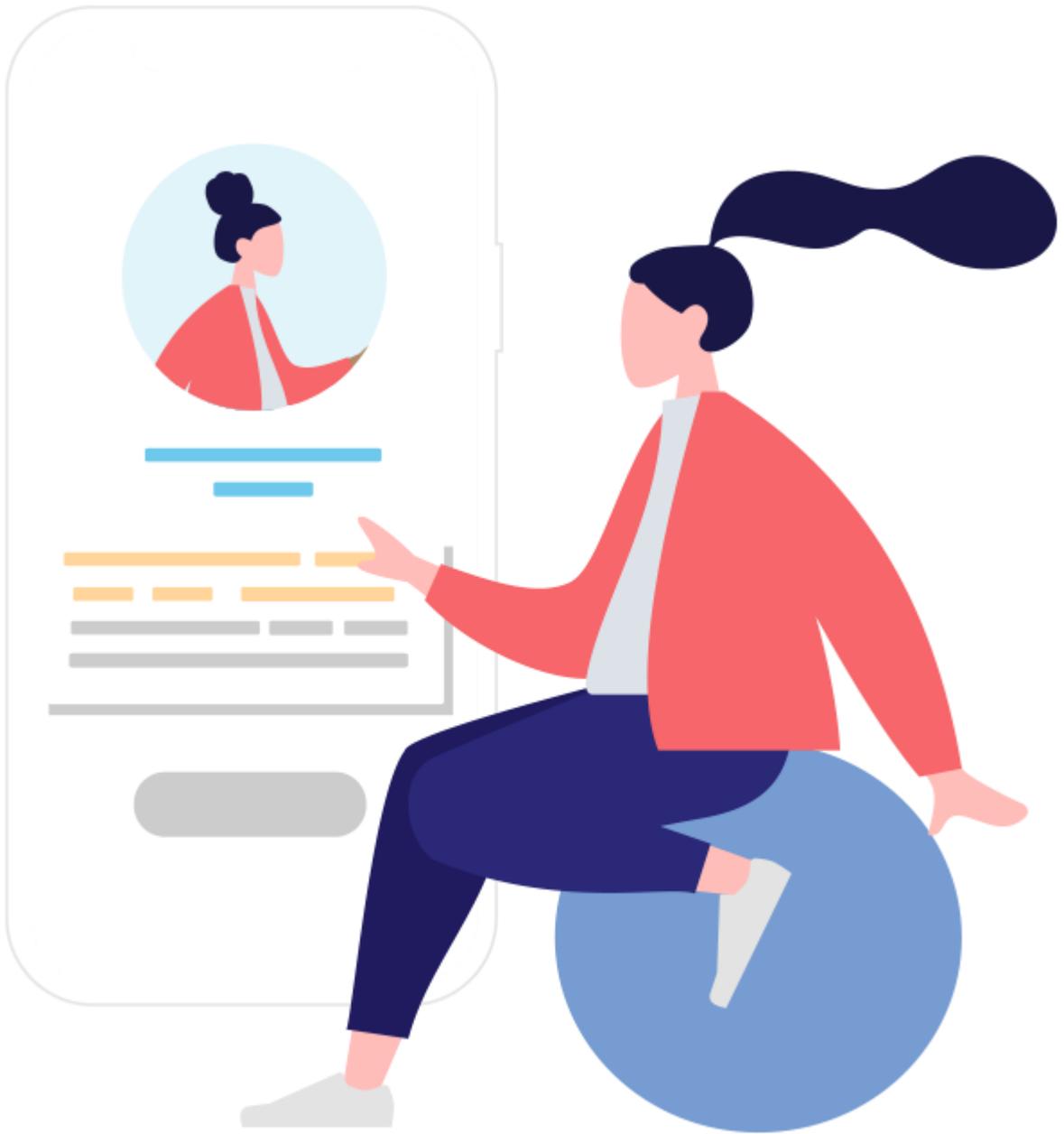
This feature can be found on the left tab. This page enables you to search a transaction, track your historical transactions and view your processing transactions all in one page.

## 11 Mobile Friendly

With the new launch, the website is now mobile friendly! No more tables that would require scrolling or fonts that are too small to read. You can access your account anywhere, anytime!

## 12 Personalise your account names

This feature enables you to personalise your account names, instead of looking at your account number. You may change your account names by clicking on the  icon beside the Account number in My Accounts page.



## **HOW TO LOGIN**

- New i-Access users
- Forgot Password

## New to i-Access?

Follow these steps to create your new i-Access account.

\*Please note that if you currently have an i-Access username login, you will be required to sign up for a new **email login** by following the steps below. You will only be able to use a **pre-registered email**. If you have not registered your email, kindly contact your Servicing Manager for more assistance.

1. First, click on **SIGN UP FOR AN ACCOUNT HERE** to start registering your account.

**AHAM CAPITAL**  
ASSET MANAGEMENT

LOGIN TO YOUR ACCOUNT

EMAIL ADDRESS

PASSWORD

**SIGN IN**

[FORGOT PASSWORD?](#)

**\*Security message**  
Please be aware of phishing SMSes/ emails/ fraudulent websites. AHAM will never send you an SMS with a link requesting you to logon to your Online Investor Portal, i-Access.

DON'T HAVE AN ACCOUNT?  
[SIGN UP FOR AN ACCOUNT HERE](#)

## New i-Access Users

2. Next, fill in your **email address** and **desired password**.

Then, click on **CREATE AN ACCOUNT** to proceed.

**AHAM CAPITAL**  
ASSET MANAGEMENT

**CREATE A NEW ACCOUNT**

Continue with an existing account:

1 Or create a new account:

EMAIL ADDRESS

DESIRED PASSWORD

CONFIRM PASSWORD

By clicking "Create an Account", you agree to accept our [TERMS OF SERVICE](#), [DISCLAIMER](#) and agree to our [PRIVACY POLICY](#).

2 **CREATE AN ACCOUNT**

ALREADY HAVE AN ACCOUNT? [SIGN IN](#)

3. Next, you will be asked to verify your email address. Please key in the access code sent to your email, and click on **CONTINUE**.

**AHAM CAPITAL**  
ASSET MANAGEMENT

**ACCESS CODE REQUIRED**

An access code was sent to user123@email.com

ENTER ACCESS CODE

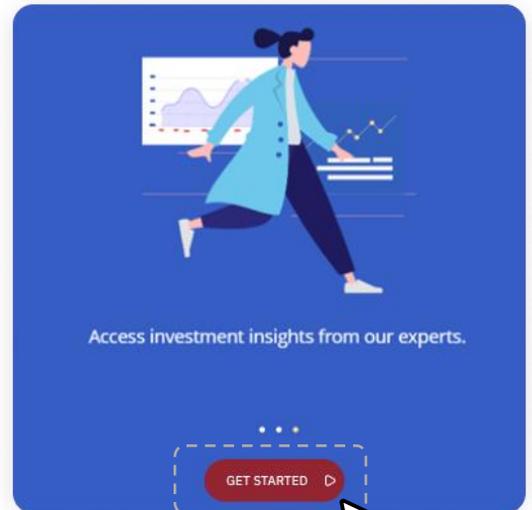
**CONTINUE**

RESEND ACCESS CODE

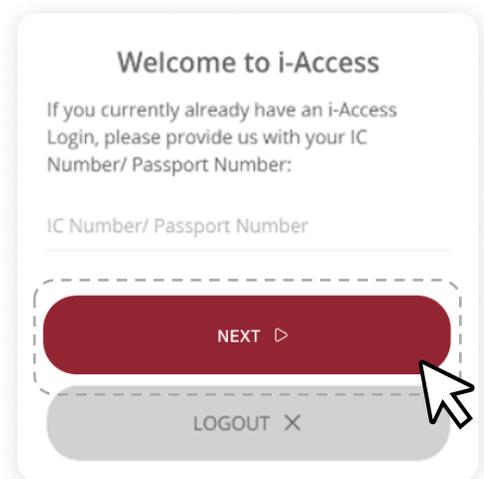
## New i-Access users

- Once you clicked on submit button, you will be successfully logged into the i-Access investment portal.

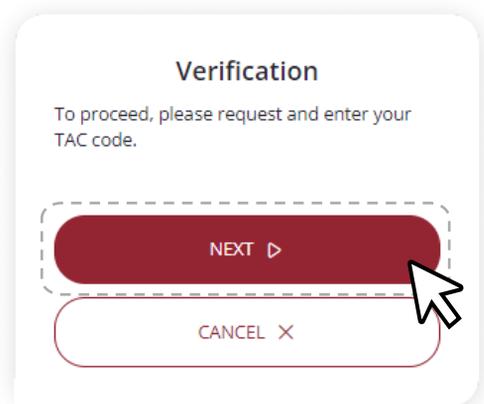
Click on **GET STARTED** to begin!



- A pop-up page will appear to link your account with your IC / Passport Number. Key in the details and click on **NEXT**. Please remove the dash in between the digits, i.e. 88123121234.

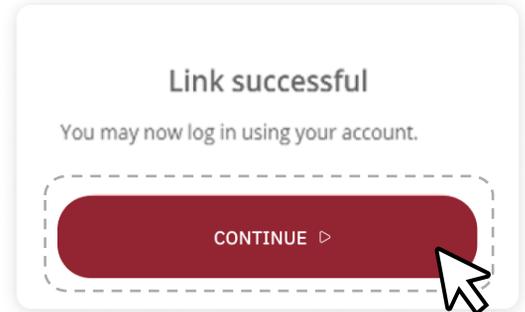


- This is a verification step, where a TAC code will be sent to your **registered mobile phone number**. Click on **NEXT** to receive your TAC code via SMS. **Please remember not to share your TAC code with anyone.**



## New i-Access users

7. Congratulations! You have successfully created your i-Access account. Click on **CONTINUE** to start exploring the all new i-Access!



### **METHOD 2:**

1. Click on **SIGN UP FOR AN ACCOUNT HERE** to start registering your account.

A screenshot of the AHAM Capital Asset Management login page. At the top is the logo for AHAM CAPITAL ASSET MANAGEMENT. Below the logo is the heading "LOGIN TO YOUR ACCOUNT". There are two buttons for social login: Google and Microsoft. Below these are two input fields labeled "EMAIL ADDRESS" and "PASSWORD". A red button labeled "SIGN IN" is positioned below the input fields. Underneath the "SIGN IN" button is a link for "FORGOT PASSWORD?". At the bottom of the page, there is a yellow box containing a security message: "\*Security message Please be aware of phishing SMSes/ emails/ fraudulent websites. AHAM will never send you an SMS with a link requesting you to logon to your Online Investor Portal, i-Access." Below the security message is a dashed box containing the text "DON'T HAVE AN ACCOUNT? SIGN UP FOR AN ACCOUNT HERE". A mouse cursor is pointing at this dashed box.

## New i-Access users

2. Select the **social account icon** of your choice to continue with an existing account.

*\*Please note that once you have selected this method to sign up for an account, you will not be required to key in your email and password in your future logins.*

**AHAM CAPITAL**  
ASSET MANAGEMENT

CREATE A NEW ACCOUNT

Continue with an existing account:

Or create a new account:

EMAIL ADDRESS

DESIRED PASSWORD

CONFIRM PASSWORD

By clicking "Create an Account", you agree to accept our [TERMS OF SERVICE](#), [DISCLAIMER](#) and agree to our [PRIVACY POLICY](#).

CREATE AN ACCOUNT

ALREADY HAVE AN ACCOUNT? [SIGN IN](#)

3. You will be asked to select your current account or use another account. Please select the account you would like to sign up with.

Sign in with Google

Choose an account  
to continue to [rpxnow.com](#)

Customer  
Customer@gmail.com

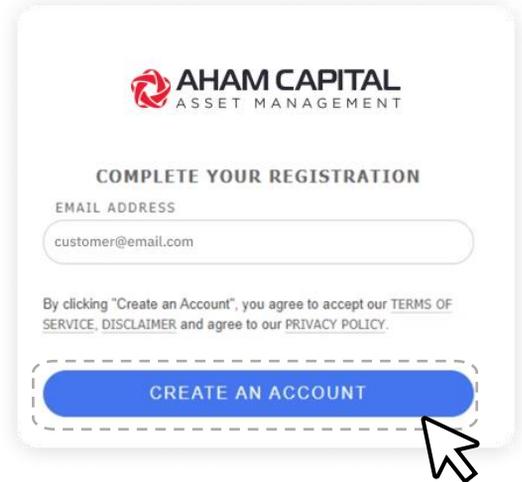
Use another account

To continue, Google will share your name, email address, language preference, and profile picture with [rpxnow.com](#).

English (United States) Help Privacy Terms

## New i-Access users

4. Ensure that your email address is correct and click on **CREATE AN ACCOUNT**.



**AHAM CAPITAL**  
ASSET MANAGEMENT

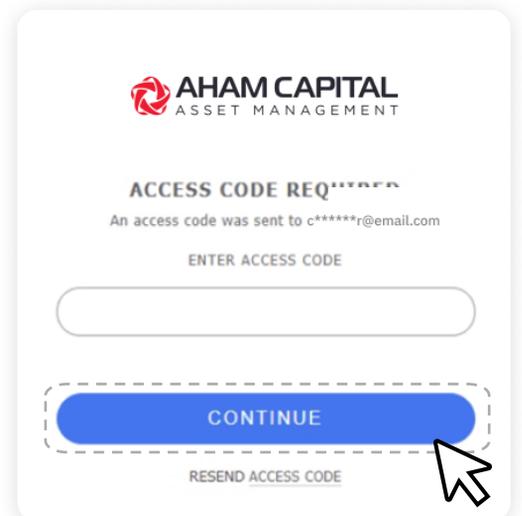
**COMPLETE YOUR REGISTRATION**

EMAIL ADDRESS  
customer@email.com

By clicking "Create an Account", you agree to accept our [TERMS OF SERVICE](#), [DISCLAIMER](#) and agree to our [PRIVACY POLICY](#).

**CREATE AN ACCOUNT**

5. You will be asked to verify your email address. Key in the access code **sent to your email** and click on **CONTINUE**.



**AHAM CAPITAL**  
ASSET MANAGEMENT

**ACCESS CODE REQUIRED**

An access code was sent to c\*\*\*\*\*r@email.com

ENTER ACCESS CODE

**CONTINUE**

[RESEND ACCESS CODE](#)

6. Congratulations, you have successfully created your i-Access account!



**AHAM CAPITAL**  
ASSET MANAGEMENT

**LOGIN SUCCESSFUL!**

# Forgot Password

Have you forgotten your password?

Please follow these steps to reset your password.

1. If you have forgotten your password, please click on **FORGOT PASSWORD**.

**AHAM CAPITAL**  
ASSET MANAGEMENT

LOGIN TO YOUR ACCOUNT

EMAIL ADDRESS

PASSWORD

**SIGN IN**

**FORGOT PASSWORD?**

\*Security message  
Please be aware of phishing SMSes/ emails/ fraudulent websites. AHAM will never send you an SMS with a link requesting you to logon to your Online Investor Portal, i-Access.

DON'T HAVE AN ACCOUNT?  
[SIGN UP FOR AN ACCOUNT HERE](#)

2. Next, enter the Email Address that you have registered, and click **SEND**.

*If you have forgotten your registered email, please contact Customer Care for more assistance.*

**AHAM CAPITAL**  
ASSET MANAGEMENT

**PASSWORD RESET**

Send password reset instructions to:

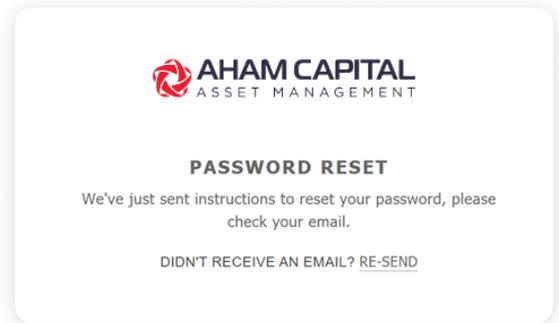
EMAIL ADDRESS

**SEND**

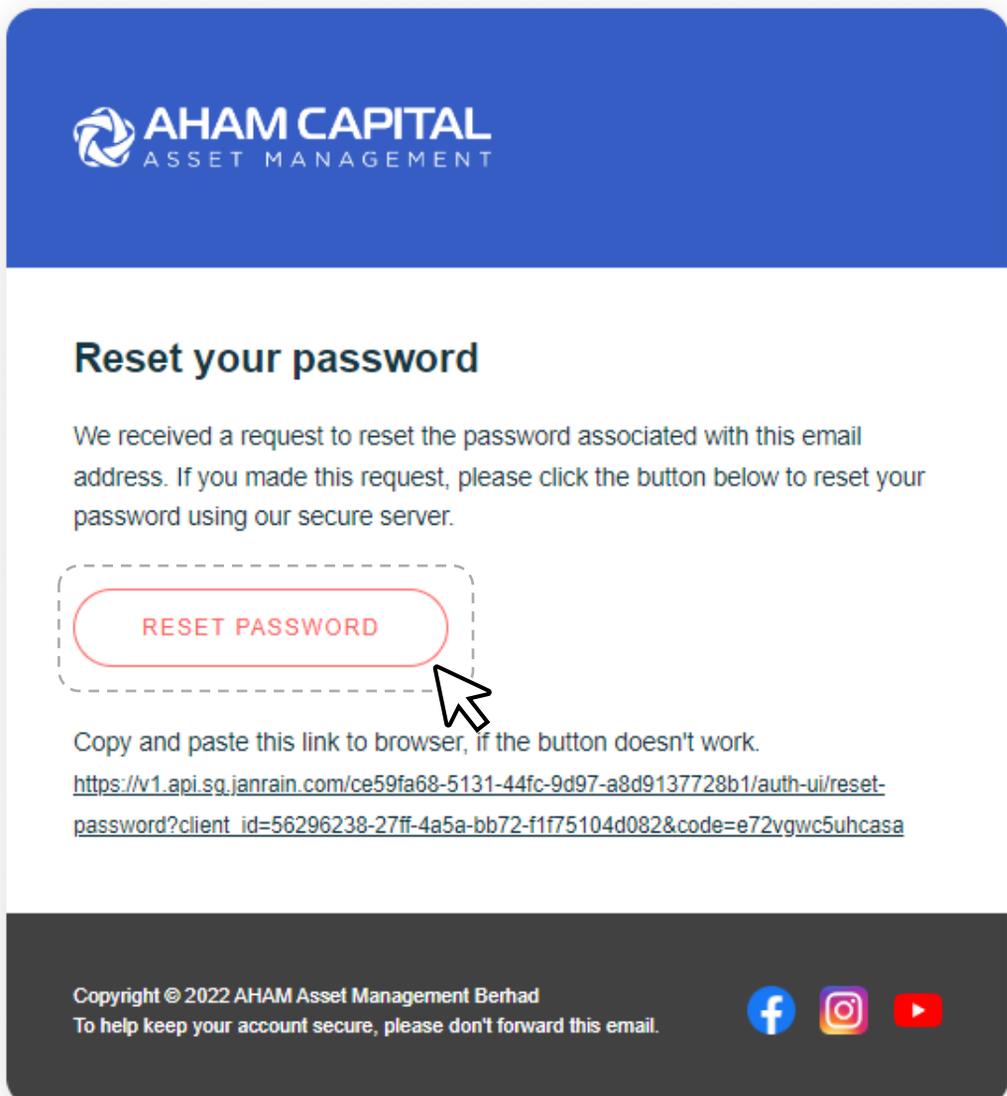
[RETURN TO SIGN IN](#)

## Forgot Password

3. Then, instructions to reset password will be sent to your registered email.

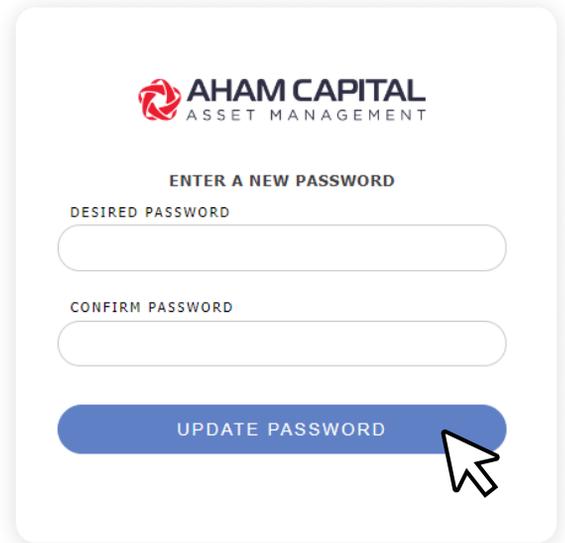


4. In your email, please click on the **RESET PASSWORD** button to change your password.



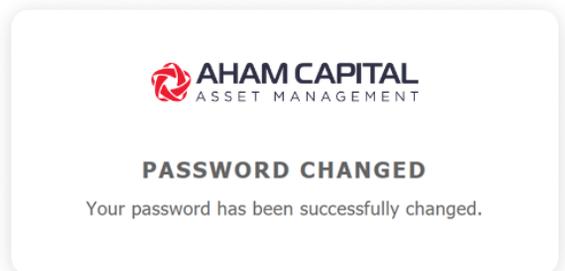
## Forgot Password

5. Please key in your desired password and confirm your password. Click on **UPDATE PASSWORD** to proceed.

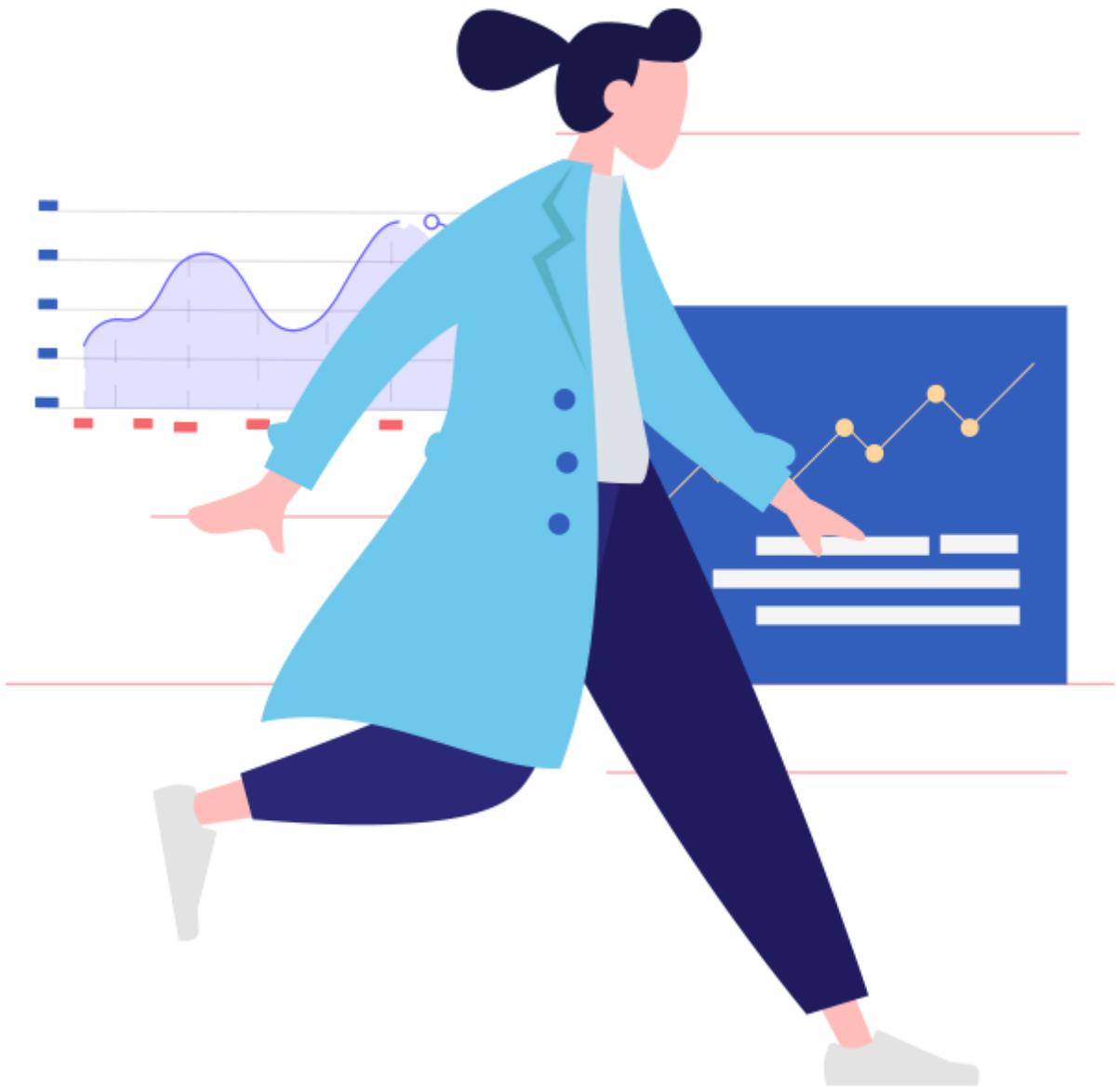


The screenshot shows the AHAM CAPITAL ASSET MANAGEMENT logo at the top. Below it, the text "ENTER A NEW PASSWORD" is centered. There are two input fields: "DESIRED PASSWORD" and "CONFIRM PASSWORD". At the bottom, there is a blue button labeled "UPDATE PASSWORD" with a mouse cursor pointing to it.

6. Congratulations! Your password has been successfully changed. You may log in using your new password.



The screenshot shows the AHAM CAPITAL ASSET MANAGEMENT logo at the top. Below it, the text "PASSWORD CHANGED" is centered, followed by the message "Your password has been successfully changed."



# TRANSACTION

---

## HOW TO MAKE A TRANSACTION?

- How to Top Up?
- How to Buy a New Fund?
- How to Switch?
- How to Redeem?

## How to Top-Up into an Existing Fund? Please follow these steps to begin.

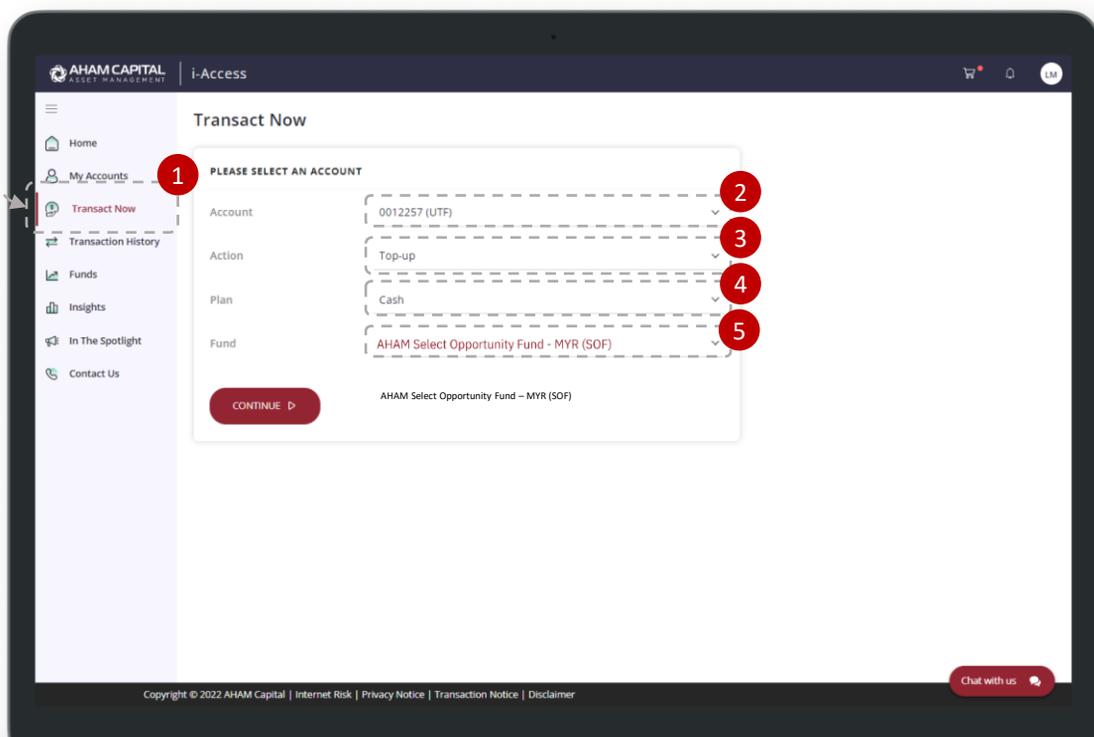
**Step 1:** Click on Transact Now on the side bar.

**Step 2:** Select the account that you would like to transact with.

**Step 3:** Select Top-up.

**Step 4:** Select the Plan of the Fund.

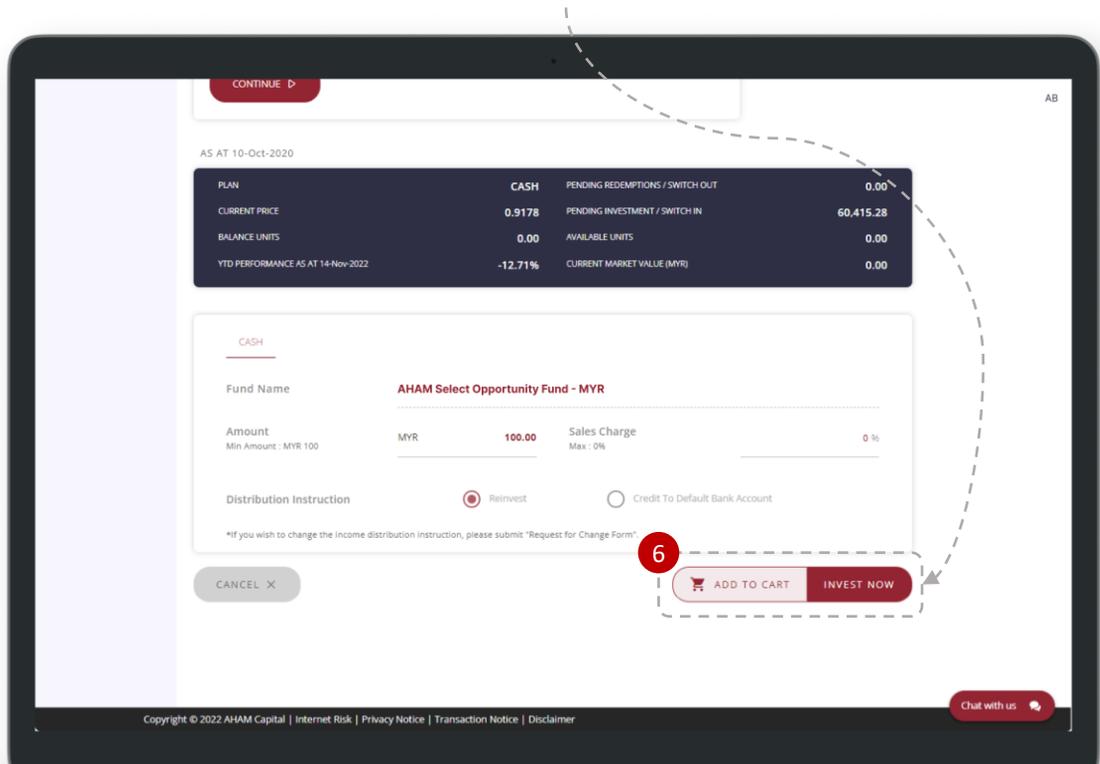
**Step 5:** Select the Fund you would like to make a top-up and click **CONTINUE** to proceed.



# Transaction: Top-Up

## Step 6:

Please key in the amount you would like to top-up. The sales charge shown is as stated in the Fund's prospectus. Click on **INVEST NOW** to proceed. Alternatively, you can also choose to **ADD TO CART**.



## Step 7:

Please read the warning statements and acknowledgement statement. Tick the box for acknowledgment and click **CONTINUE** to proceed to check out.



### Your Cart Is Ready

#### SUMMARY

Investment: 1

Total Investment: **MYR 100.00**

#### WARNING STATEMENTS

Please read the following information:

1. The content is prepared by AHAM Asset Management Berhad for information only.
2. The Prospectus(es) and its Supplemental Prospectus (if any) has been registered with the Securities Commission Malaysia, who takes no responsibility for its contents.
3. Please read and understand the contents of the Prospectus(es) and its Supplemental Prospectus (if any) of the Fund(s) you intent to invest in. the information provided in these Prospectus(es) and its Supplemental Prospectus (if any) is only valid for a certain period of time. No units will be issued or sold on the basis of an expired Prospectus.
4. A copy of the Disclosure Document(s) and its Supplemental Disclosure Document (if any) can be obtained at all our branches.
5. Units will only be issued upon receipt of an application form referred to in and accompanying the Prospectus(es) and its Supplemental Prospectus (if any)
6. Among others, investors should consider the fees and charges involved.
7. The price of Units and distribution payable, if any, may go down as well as up.
8. The past performance of the Fund should not be taken as indicative of its future performance.
9. Additional documents, including proof of relationship and copy of bank statement, will be required if the payment was made from a third party bank account (i.e. bank accounts under a different name or joint accounts with another person). Failure to provide such documents may result in a rejection in your transaction and any payment made will be refunded in full.

7

I acknowledge that I have read and fully understood the relevant prospectus/ disclosure documents including its supplemental or replacement documents and agree to be bound by them for all of my transactions. I am aware that I am investing in the fund(s) without a recommendation and I understand that the risk of these fund(s) may not match my risk profile. Furthermore, I have read and agree to be bound by the [terms and conditions](#) and [privacy notice](#) set out.

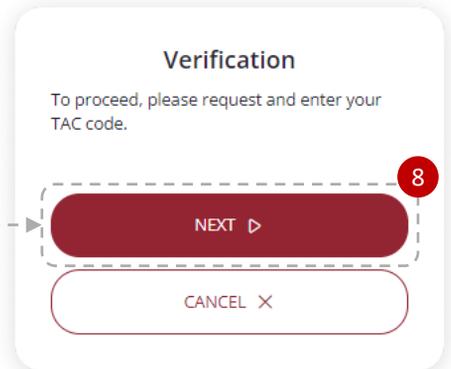
CONTINUE ▷

CANCEL ✕

# Transaction: Top-Up

## Step 8:

Click on **NEXT** to continue the verification process.



**Verification**

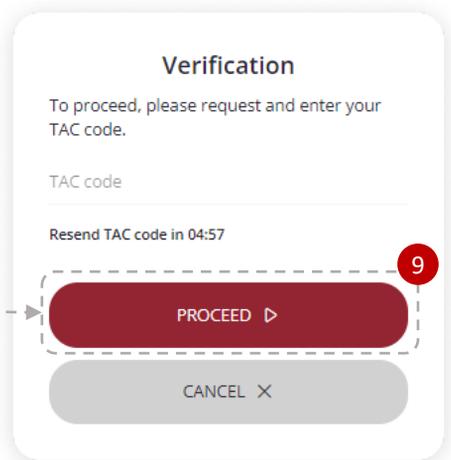
To proceed, please request and enter your TAC code.

**NEXT** ▶

CANCEL ✕

## Step 9:

Key in the TAC code received on your mobile phone and click on **PROCEED**.



**Verification**

To proceed, please request and enter your TAC code.

TAC code

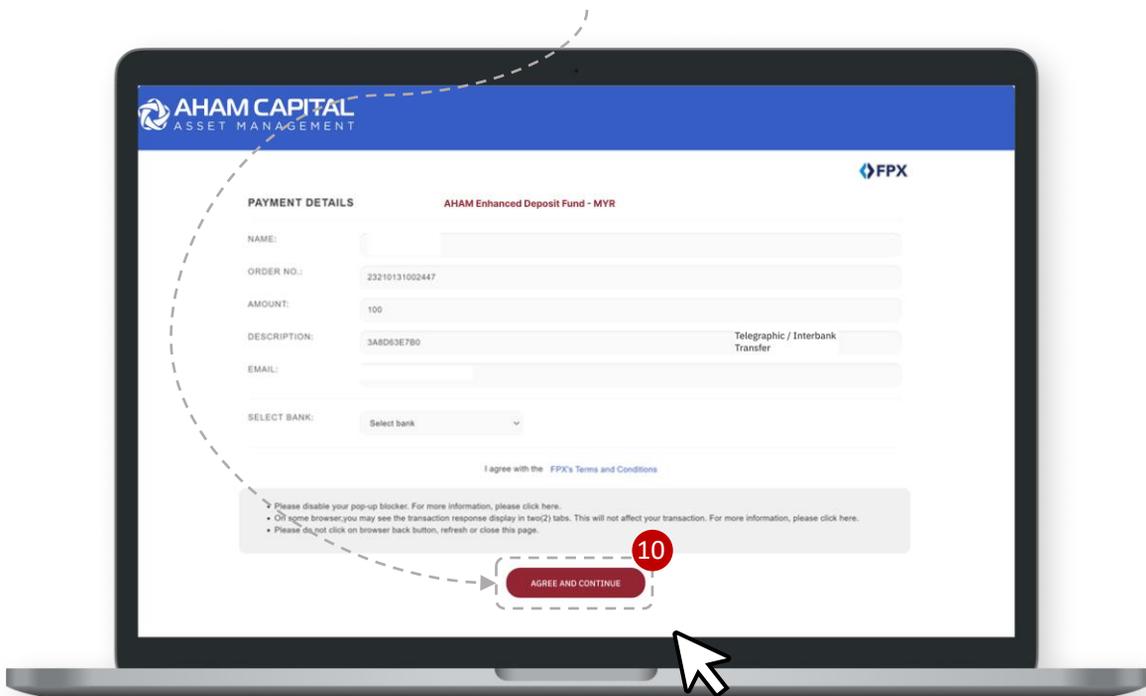
Resend TAC code in 04:57

**PROCEED** ▶

CANCEL ✕

## Step 10:

Select the bank account you would like to transact with and click on the **AGREE AND CONTINUE** button to complete the transaction.



**AHAM CAPITAL**  
ASSET MANAGEMENT

**FPX**

**PAYMENT DETAILS** AHAM Enhanced Deposit Fund - MYR

NAME:

ORDER NO.: 23210131002447

AMOUNT: 100

DESCRIPTION: 3ABD63E780 Telegraphic / Interbank Transfer

EMAIL:

SELECT BANK:

I agree with the [FPX's Terms and Conditions](#)

▶ Please disable your pop-up blocker. For more information, please click here.  
• Or agree browser: you may see the transaction response display in two(2) tabs. This will not affect your transaction. For more information, please click here.  
• Please do not click on browser back button, refresh or close this page.

**AGREE AND CONTINUE**

## Transaction: Top-Up

### Step 11:

Once payment is completed, please click on **CONTINUE to go back to Merchant's site**. A pop up message will appear to indicate that the payment is being processed. **PLEASE DO NOT REFRESH, CLICK TO GO BACK, OR CLOSE THE WEBPAGE.**



#### Payment Processing...

Please wait while we process your transaction. Do note that closing your browser, clicking the back button, or refreshing the page may terminate the process.

A notification will appear once the process is completed.

### Step 12:

You will be redirected to this pop up to indicate that the payment is successful and your transaction is being processed. You will also receive an email confirmation on your transaction(s). Click on **CONTINUE / Close the age** to go back to the Transact Now page

AHAM CAPITAL  
ASSET MANAGEMENT

Hello!

## Thank You !

We have received your transaction request.

You may now close this page now.



# Transaction: Buy New Fund

## How to Buy a New Fund?

Please follow these steps to begin.

**Step 1:** Click on Transact Now on the side bar.

**Step 2:** Select the account that you would like to transact with.

**Step 3:** Select Buy New Fund and click on **CONTINUE**.

The screenshot displays the 'Transact Now' page in the AHAM CAPITAL i-Access system. The left sidebar contains navigation options: Home, My Accounts, Transact Now (highlighted with a red circle 1), Transaction History, Funds, Insights, In The Spotlight, and Contact Us. The main content area is titled 'Transact Now' and features a 'PLEASE SELECT AN ACCOUNT' section. This section includes an 'Account' dropdown menu (circled 2) currently showing '000000 (UTF)' and an 'Action' dropdown menu (circled 3) showing 'Buy New Fund'. A red 'CONTINUE' button is positioned below these dropdowns. Below the account selection is a 'CASH' section with a 'Fund Name' dropdown, an 'Amount' input field (with a 'Min Amount: 0' label), and a 'Sales Charge' input field (with a 'Max: 0%' label). The 'Distribution Instruction' section has two radio buttons: 'Reinvest' (selected) and 'Credit To Default Bank Account'. At the bottom of the page, there are three buttons: 'CANCEL X', 'ADD TO CART', and 'INVEST NOW' (circled 4).

## Step 4:

Click on the drop down icon to select your preferred Fund and enter the amount you would like to invest. The sales charge shown is as stated in the Fund's prospectus. Select your distribution instruction and click on **INVEST NOW** to proceed. Alternatively, you can also choose to **ADD TO CART**.

# Transaction: Buy New Fund

## Step 5:

Please read the warning statements and acknowledgement statement. Tick the box for acknowledgment and click **CONTINUE** to proceed to check out.



### Your Cart Is Ready

#### SUMMARY

Investment: 1

Total Investment: **MYR 100.00**

#### WARNING STATEMENTS

Please read the following information:

1. The content is prepared by AHAM Asset Management Berhad for information only.
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4. A copy of the Disclosure Document(s) and its Supplemental Disclosure Document (if any) can be obtained at all our branches.
5. Units will only be issued upon receipt of an application form referred to in and accompanying the Prospectus(es) and its Supplemental Prospectus (if any)
6. Among others, investors should consider the fees and charges involved.
7. The price of Units and distribution payable, if any, may go down as well as up.
8. The past performance of the Fund should not be taken as indicative of its future performance.
9. Additional documents, including proof of relationship and copy of bank statement, will be required if the payment was made from a third party bank account (i.e. bank accounts under a different name or joint accounts with another person). Failure to provide such documents may result in a rejection in your transaction and any payment made will be refunded in full.

5

I acknowledge that I have read and fully understood the relevant prospectus/ disclosure documents including its supplemental or replacement documents and agree to be bound by them for all of my transactions. I am aware that I am investing in the fund(s) without a recommendation and I understand that the risk of these fund(s) may not match my risk profile. Furthermore, I have read and agree to be bound by the [terms and conditions](#) and [privacy notice](#) set out.

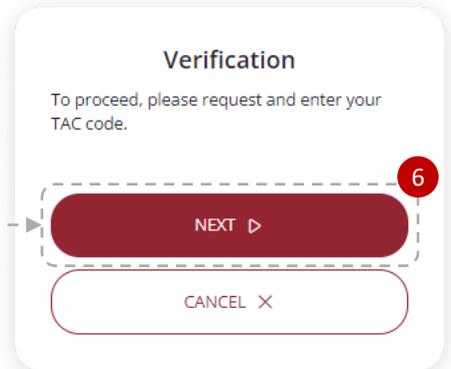
CONTINUE ▶

CANCEL ✕

# Transaction: Buy New Fund

## Step 6:

Click on **NEXT** to continue the verification process.



**Verification**

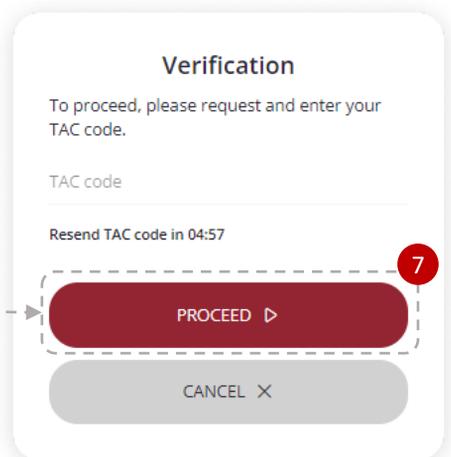
To proceed, please request and enter your TAC code.

**NEXT** ▶

CANCEL ✕

## Step 7:

Key in the TAC code received on your mobile phone and click on **PROCEED**.



**Verification**

To proceed, please request and enter your TAC code.

TAC code

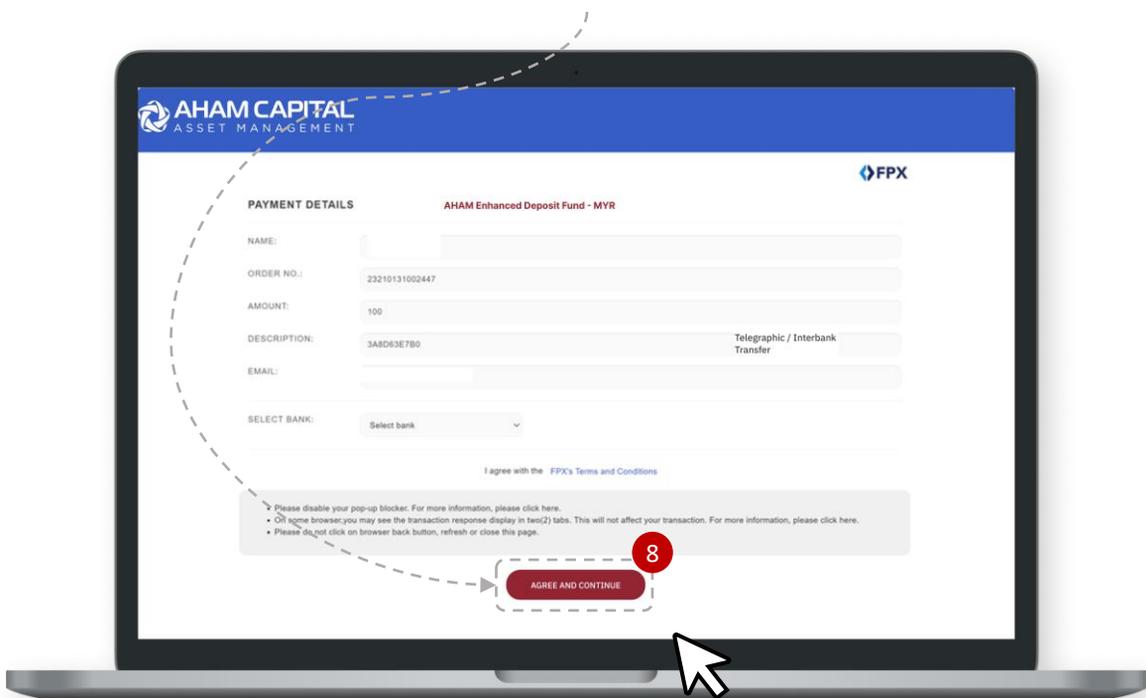
Resend TAC code in 04:57

**PROCEED** ▶

CANCEL ✕

## Step 8:

Select the bank account you would like to transact with and click on the **AGREE AND CONTINUE** button to complete the transaction.



**AHAM CAPITAL**  
ASSET MANAGEMENT

**FPX**

**PAYMENT DETAILS** AHAM Enhanced Deposit Fund - MYR

NAME:

ORDER NO.: 23210131002447

AMOUNT: 100

DESCRIPTION: 3ABD63E780 Telegraphic / Interbank Transfer

EMAIL:

SELECT BANK:

I agree with the [FPX's Terms and Conditions](#)

• Please disable your pop-up blocker. For more information, please click here.  
• On agree browser you may see the transaction response display in two(2) tabs. This will not affect your transaction. For more information, please click here.  
• Please do not click on browser back button, refresh or close this page.

**AGREE AND CONTINUE**

## Transaction: Buy New Fund

### Step 9:

Once payment is completed, please click on **CONTINUE to go back to Merchant's site**. A pop up message will appear to indicate that the payment is being processed. **PLEASE DO NOT REFRESH, CLICK TO GO BACK, OR CLOSE THE WEBPAGE.**



#### Payment Processing...

Please wait while we process your transaction. Do note that closing your browser, clicking the back button, or refreshing the page may terminate the process.

A notification will appear once the process is completed.

### Step 10:

You will be redirected to this pop up to indicate that the payment is successful and your transaction is being processed. You will also receive an email confirmation on your transaction(s). Click on **CONTINUE** to go back to the Transact Now page.

AHAM CAPITAL  
ASSET MANAGEMENT

Hello!

## Thank You !

We have received your transaction request.

You may now close this page now.



# Transaction: Switching

## How to Switch a Fund?

Please follow these steps to begin.

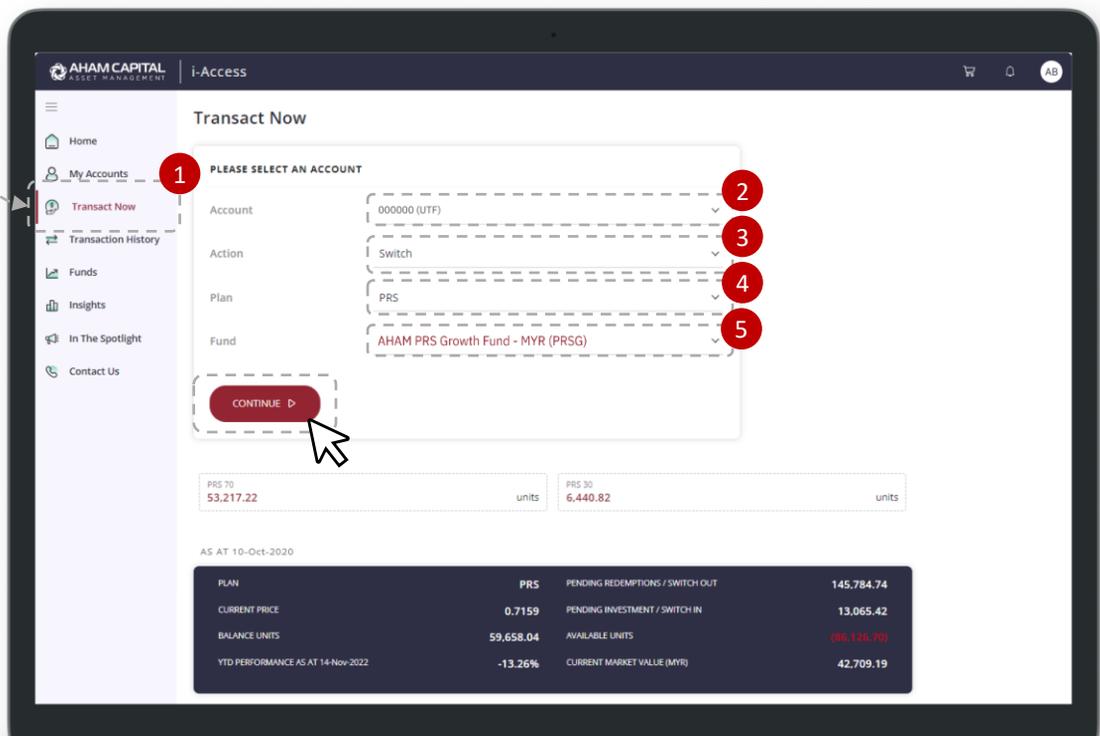
**Step 1:** Click on Transact Now on the side bar.

**Step 2:** Select the account that you would like to transact with.

**Step 3:** Select Switch.

**Step 4:** Select the Plan of the Fund.

**Step 5:** Select the Fund you would like to switch from and click **CONTINUE** to proceed.



## Transaction: Switching

### Step 6:

From the selected Fund, click on the drop down icon to choose the Fund you would like to switch into and key in the desired amount. The balance of units will be auto calculated for you. Click on **SWITCH NOW** to proceed. Alternatively, you can also choose to **ADD TO CART**.

BALANCE UNITS	59,658.04	AVAILABLE UNITS	(96,135.70)
YTD PERFORMANCE AS AT 14-Nov-2022	-13.26%	CURRENT MARKET VALUE (MYR)	42,709.19

Switch All Units

Fund Name: AHAM PRS Growth Fund - MYR

Switch In Fund

Switch Out Units Min: 1,000.00 Units	0.00	Balance Units Min: 0.00 Units	0.00
Estimated Amount	MYR 0.00	Sales Charge Max: 0%	0%

\* The final switching amount may be subjected to switching charges or other related fees etc.

Switching Charge: N/A

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Switch All Units function – Tick this box to auto switch all your units.

## Step 7:

Please read the warning statements and acknowledgement statement. Tick the box for acknowledgment and click **CONTINUE** to proceed to check out.



### Your Cart Is Ready

**SUMMARY**

Switching: 1

Total Investment: **MYR 100.00**

**WARNING STATEMENTS**

Please read the following information:

1. The content is prepared by AHAM Asset Management Berhad for information only.
2. The Prospectus(es) and its Supplemental Prospectus (if any) has been registered with the Securities Commission Malaysia, who takes no responsibility for its contents.
3. Please read and understand the contents of the Prospectus(es) and its Supplemental Prospectus (if any) of the Fund(s) you intend to invest in. The information provided in these Prospectus(es) and its Supplemental Prospectus (if any) is only valid for a certain period of time. No units will be issued or sold on the basis of an expired Prospectus.
4. A copy of the Disclosure Document(s) and its Supplemental Disclosure Document (if any) can be obtained at all our branches.
5. Units will only be issued upon receipt of an application form referred to in and accompanying the Prospectus(es) and its Supplemental Prospectus (if any)
6. Among others, investors should consider the fees and charges involved.
7. The price of Units and distribution payable, if any, may go down as well as up.
8. The past performance of the Fund should not be taken as indicative of its future performance.
9. Additional documents, including proof of relationship and copy of bank statement, will be required if the payment was made from a third party bank account (i.e. bank accounts under a different name or joint accounts with another person). Failure to provide such documents may result in a rejection in your transaction and any payment made will be refunded in full.

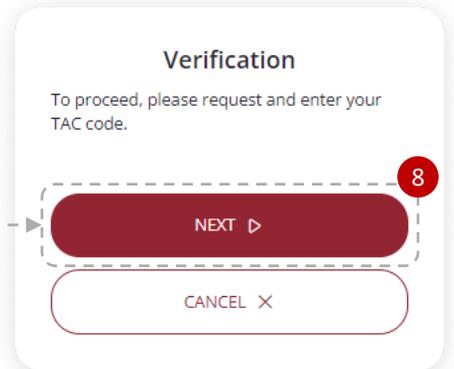
I acknowledge that I have read and fully understood the relevant prospectus/ disclosure documents including its supplemental or replacement documents and agree to be bound by them for all of my transactions. I am aware that I am investing in the fund(s) without a recommendation and I understand that the risk of these fund(s) may not match my risk profile. Furthermore, I have read and agree to be bound by the [terms and conditions](#) and [privacy notice](#) set out.

**CONTINUE** ▶ **CANCEL** ✕

## Transaction: Switching

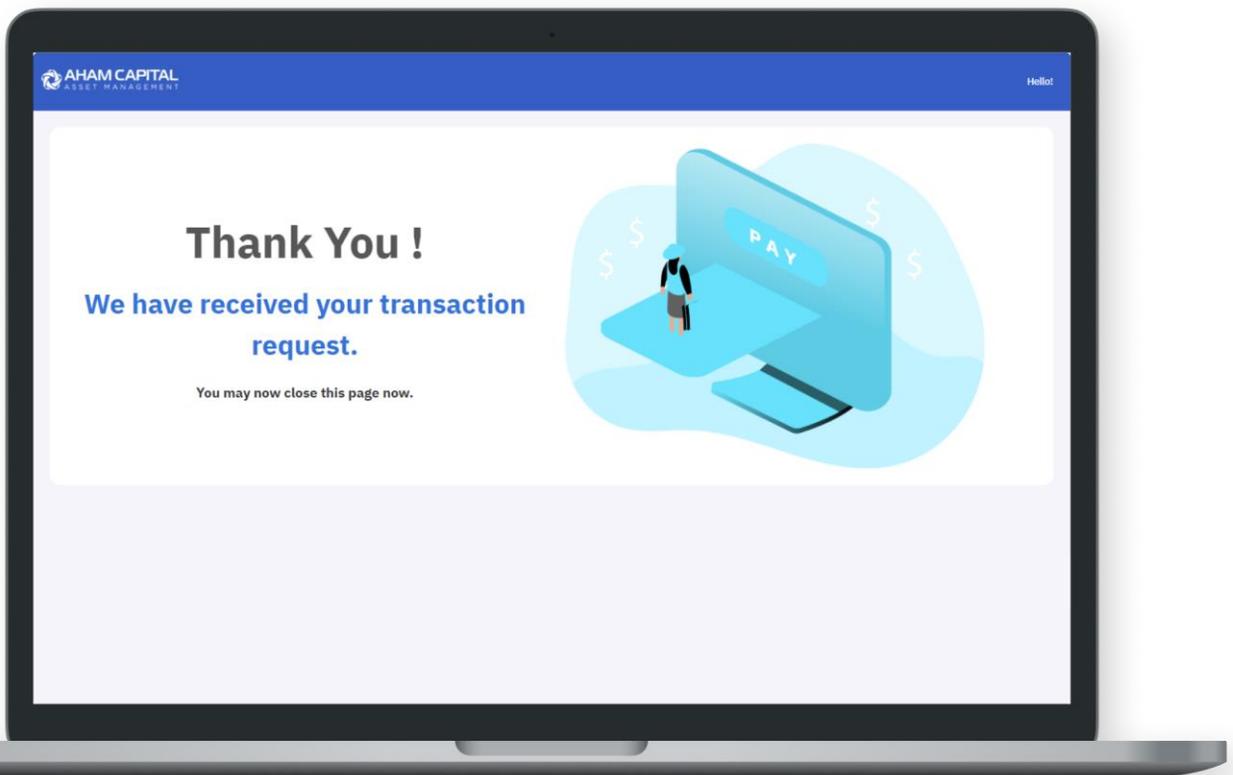
### Step 8:

Click on **NEXT** to continue the verification process.



### Step 9:

You will be redirected to this pop up to indicate that the payment is successful and your transaction is being processed. You will also receive an email confirmation on your transaction(s). Click on **CONTINUE / Close the age** to go back to the Transact Now page.



# Transaction: Redemption

## How to Redeem a Fund? Please follow these steps to begin.

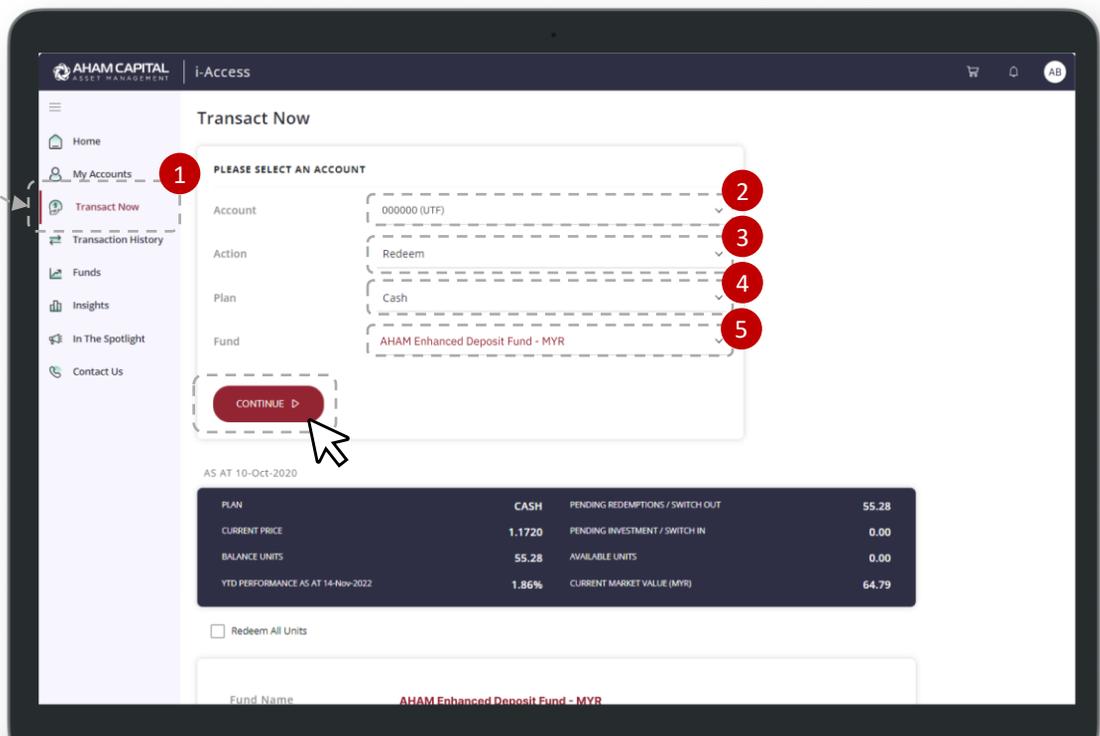
**Step 1:** Click on Transact Now on the side bar.

**Step 2:** Select the account that you would like to transact with.

**Step 3:** Select Redeem.

**Step 4:** Select the Plan of the Fund.

**Step 5:** Select the Fund you would like to redeem from and click **CONTINUE** to proceed.



# Transaction: Redemption

## Step 6:

From the selected Fund, key in the amount of units you would like to redeem. The balance of units will be auto-calculated for you. Next, click on the drop down icon to select your preferred payment method and then click on **REDEEM NOW**.

## Step 7:

Click on **ADD NEW BANK ACCOUNT** to register a new bank account for your redemption. If you have previously registered a bank account, please skip Steps 7, 8 & 9, and proceed to Step 10.

YTD PERFORMANCE AS AT 14-Nov-2022 1.86% CURRENT MARKET VALUE (MYR) 64.79 AB

Redeem All Units

Fund Name **AHAM Enhanced Deposit Fund - MYR**

Redemption Units 0.00 Balance Units 0.00  
Min: 0.00 units Min: 1,000.00 units

Estimated Amount MYR 0.00 Payment Method  
Telegraphic / Interbank Transfer

\* The final redemption amount will be based on today's NAV and may be subjected to redemption charges or other related fees etc.

ADD NEW BANK ACCOUNT 7

Repurchase Charge N/A  
Penalty Charge N/A

CANCEL X ADD TO CART REDEEM NOW 6

Chat with us

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Redeem All Units function – tick this box to auto redeem all your units.

# Transaction: Redemption

## Step 8:

Please key in your bank account number, select the name of the bank, and tick the box if you would like to save the bank details as your default bank account. Click on **ADD** to complete your registration.

*Note: Only applicable to an individual bank account and is subjected to approval.*

### ADD NEW BANK ACCOUNT

Let us know where we should send the redemption proceeds. Please make sure it's your own individual account. Your redemption proceeds may not reach you if the details are inaccurate.

Account Holder Name	Name
Bank Account No.	Bank Account No. 
Bank Name	Please select one  
NRIC	000000-00-0000
Currency	MYR
Default Bank Account	<input type="checkbox"/> Set as default bank account 

**ADD**   **CANCEL** 

## Step 9:

Click on **NEXT** to continue the verification process.

### Verification

To proceed, please request and enter your TAC code.

**NEXT**  

**CANCEL** 

# Transaction: Redemption

## Step 10:

The bank account that has been registered will appear under the payment instructions. Please ensure all information is correct before clicking on the **REDEEM NOW** button. Alternatively, you can also choose to **ADD TO CART**.

The screenshot shows a fund redemption interface. At the top, it displays 'YTD PERFORMANCE AS AT 14-Nov-2022' with a value of 1.86%, and 'CURRENT MARKET VALUE (MYR)' of 64.79. Below this, there is a checkbox for 'Redeem All Units'. The main form area includes:

- Fund Name:** AHAM Enhanced Deposit Fund - MYR
- Redemption Units:** 0.00 (Min: 0.00 units)
- Balance Units:** 0.00 (Min: 1,000.00 units)
- Estimated Amount:** MYR 0.00
- Payment Method:** Telegraphic / Interbank Transfer

A red circle with the number '10' highlights the 'ADD NEW BANK ACCOUNT' button. Below the main form, there are fields for 'Repurchase Charge' and 'Penalty Charge', both showing 'N/A'. At the bottom of the form, there are buttons for 'CANCEL X', 'ADD TO CART', and 'REDEEM NOW'. A 'Chat with us' button is visible in the bottom right corner.

**ADD NEW BANK ACCOUNT** – Click on this button if you would like to change the registered Bank Account.

# Transaction: Redemption

## Step 11:

Please read the warning statements and acknowledgement statement. Tick the box for acknowledgment and click **CONTINUE** to proceed to check out.



### Your Cart Is Ready

#### SUMMARY

Redemption: 1

Total Investment: **MYR 100.00**

#### WARNING STATEMENTS

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5. Units will only be issued upon receipt of an application form referred to in and accompanying the Prospectus(es) and its Supplemental Prospectus (if any)
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9. Additional documents, including proof of relationship and copy of bank statement, will be required if the payment was made from a third party bank account (i.e. bank accounts under a different name or joint accounts with another person). Failure to provide such documents may result in a rejection in your transaction and any payment made will be refunded in full.

11

I acknowledge that I have read and fully understood the relevant prospectus/ disclosure documents including its supplemental or replacement documents and agree to be bound by them for all of my transactions. I am aware that I am investing in the fund(s) without a recommendation and I understand that the risk of these fund(s) may not match my risk profile. Furthermore, I have read and agree to be bound by the [terms and conditions](#) and [privacy notice](#) set out.

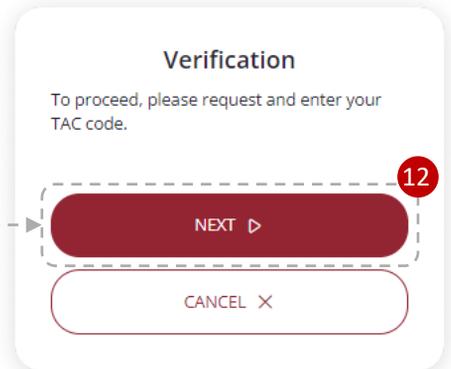
CONTINUE ▷

CANCEL ✕

# Transaction: Redemption

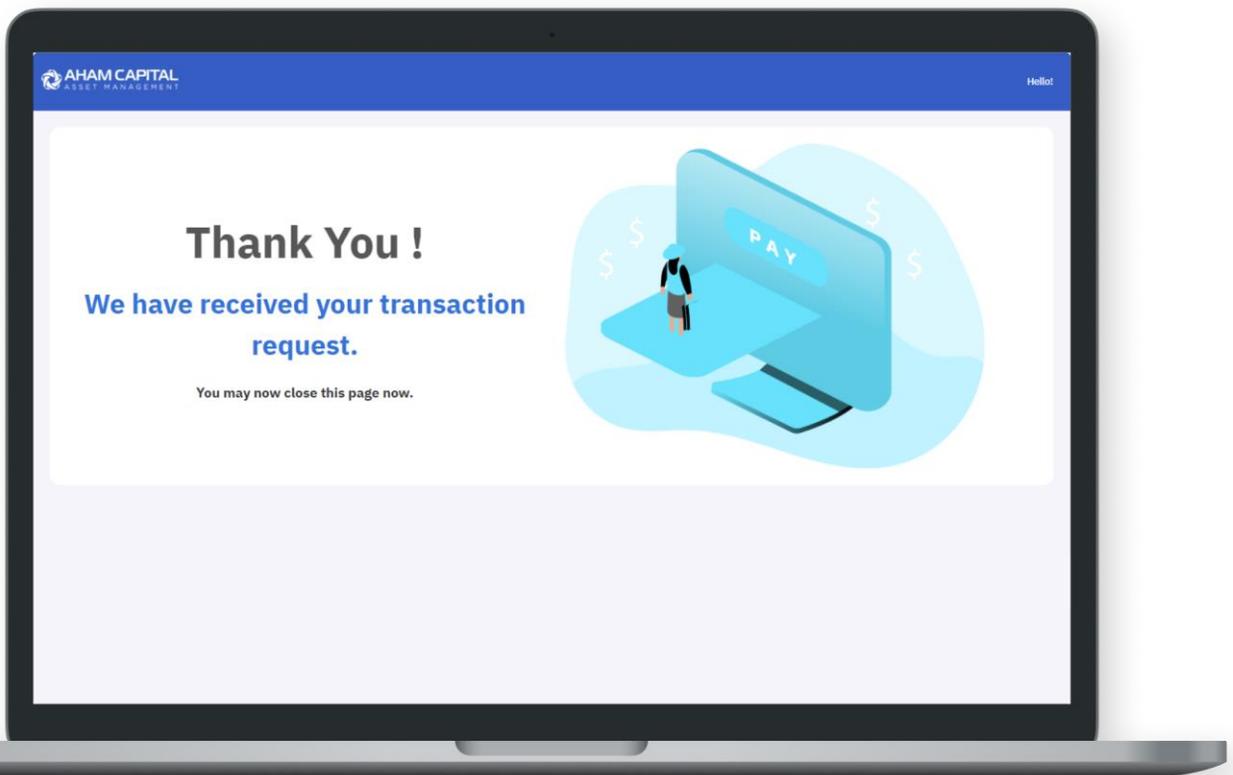
## Step 12:

Click on **NEXT** to continue the verification process.



## Step 13:

You will be redirected to this pop up to indicate that the payment is successful and your transaction is being processed. You will also receive an email confirmation on your transaction(s). Click on **CONTINUE / Close the age** to go back to the Transact Now page.





# MANAGING YOUR ACCOUNT

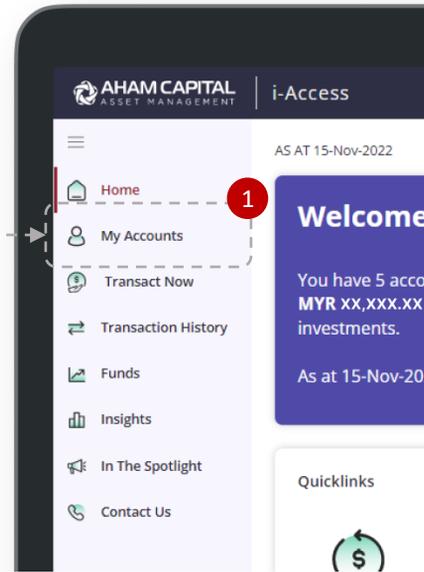
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- i. How to retrieve e-Statement?
- ii. How to retrieve Transaction Advice/Tax Voucher/ Income Distribution Letter?
  - iii. How to register a new bank account?
  - iv. How to check my transaction status?

# Retrieve e-Statement

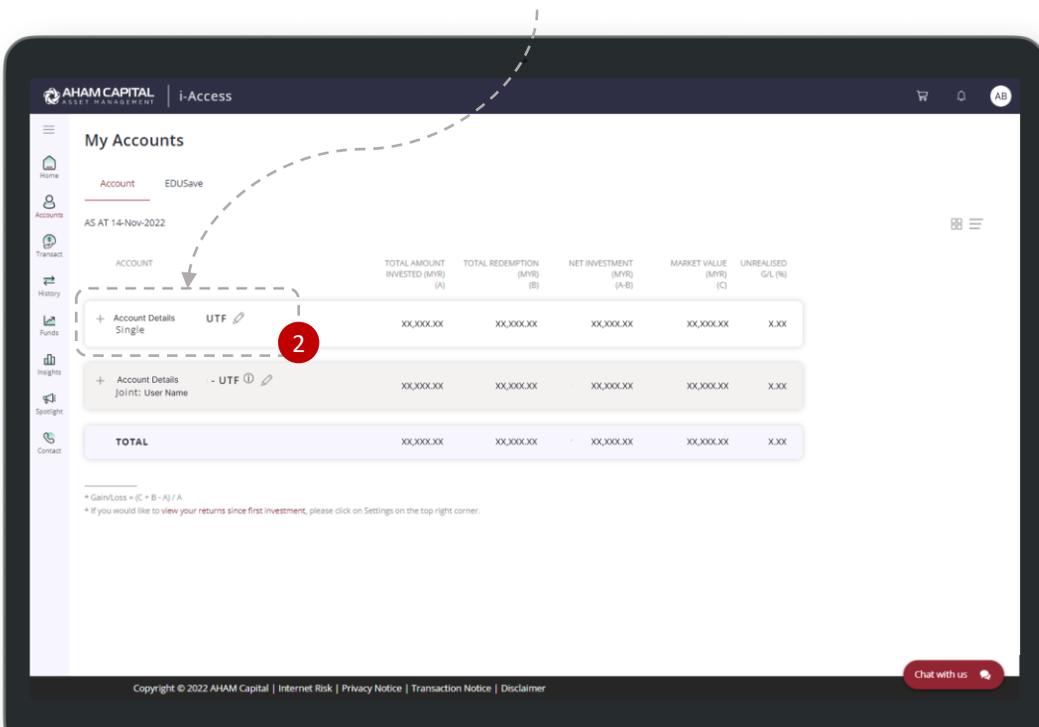
## Step 1:

Click on the **My Accounts** icon on the sidebar.



## Step 2:

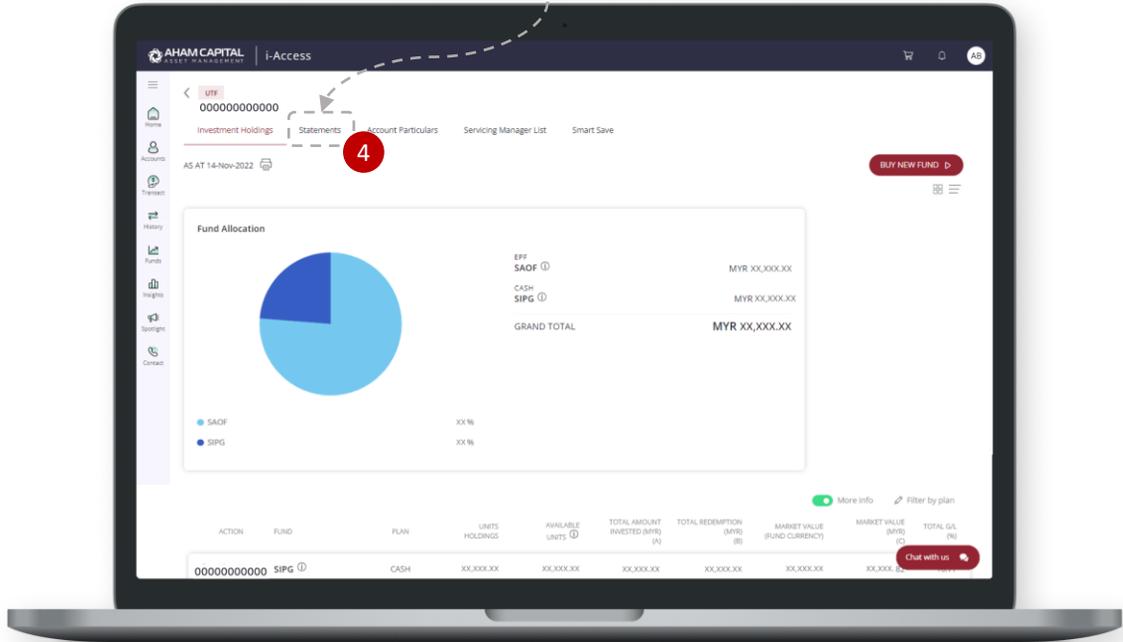
It will redirect you to My Accounts page and display all the accounts you have invested in. You may select the option to show return since first investment. Click on the account name to view.



# Retrieve e-Statement

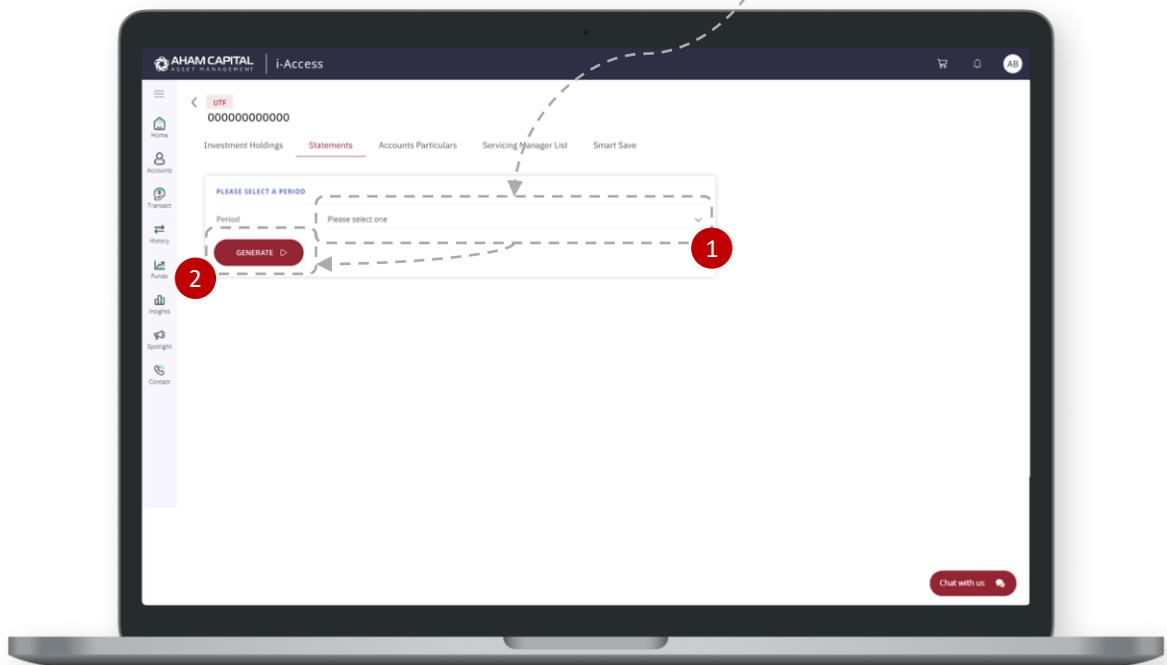
## Step 4:

You will be redirected to your selected account's investment holdings. Click on **Statements**.



## Step 5:

A drop down button will appear for you to select a period. It varies from the last 30 days to a customized time period. Click on the **GENERATE** button when selection is complete.



# Retrieve e-Statement

## Step 6:

Your Statement of Account should appear below. Click on **Download** to download it on your PC or mobile in PDF format. Your e-Statement is now ready for print in hardcopy.

The screenshot shows the AHAM CAPITAL i-Access portal. The user is logged in as UTF. The page displays the 'STATEMENT OF ACCOUNT' for the period 06/01/2021 - 06/30/2021. A 'GENERATE' button is visible, and a dashed arrow points from it to a 'DOWNLOAD' button, which is highlighted with a red circle and the number '6'. Below the 'STATEMENT OF ACCOUNT' header, there is a 'Performance Summary' table.

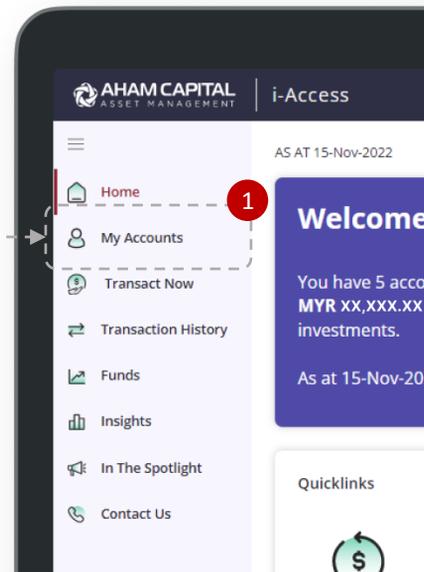
Fund Name	Plan / Fund Currency	Total Invested Amount Investment Currency	Allocation % MYR (%)	Total Redemption MYR* (RM)	Market Value MYR** (RM)	Unrealized G/L** %	
AFFIN HWANG PRS GROWTH FUND	PRS / MYR	4,891.00	4.891.00	00	0.00	8,340.96	-13.9
AFFIN HWANG PRS GROWTH FUND	PRSD00 / MYR	1,000.00	1,000.00	00	0.00	1,380.41	38.1
<b>Total</b>		<b>5,891.00</b>		<b>100</b>	<b>0.00</b>	<b>9,721.37</b>	<b>17.2</b>

Exchange rate applied is as of the 28/02/2020 (Source: Bloomberg).  
\*Total redemption and interest will be converted to MYR from the respective currency classes.  
\*\*Unrealized Gain & Loss is calculated in MYR = (C - P) / P / A  
AFFIN HWANG PRS GROWTH FUND  
Fund Currency: MYR Plan: PRS No: 06/02/2021 - 06/30

# Retrieve Transaction Advice, Tax Voucher, Income Distribution Letter

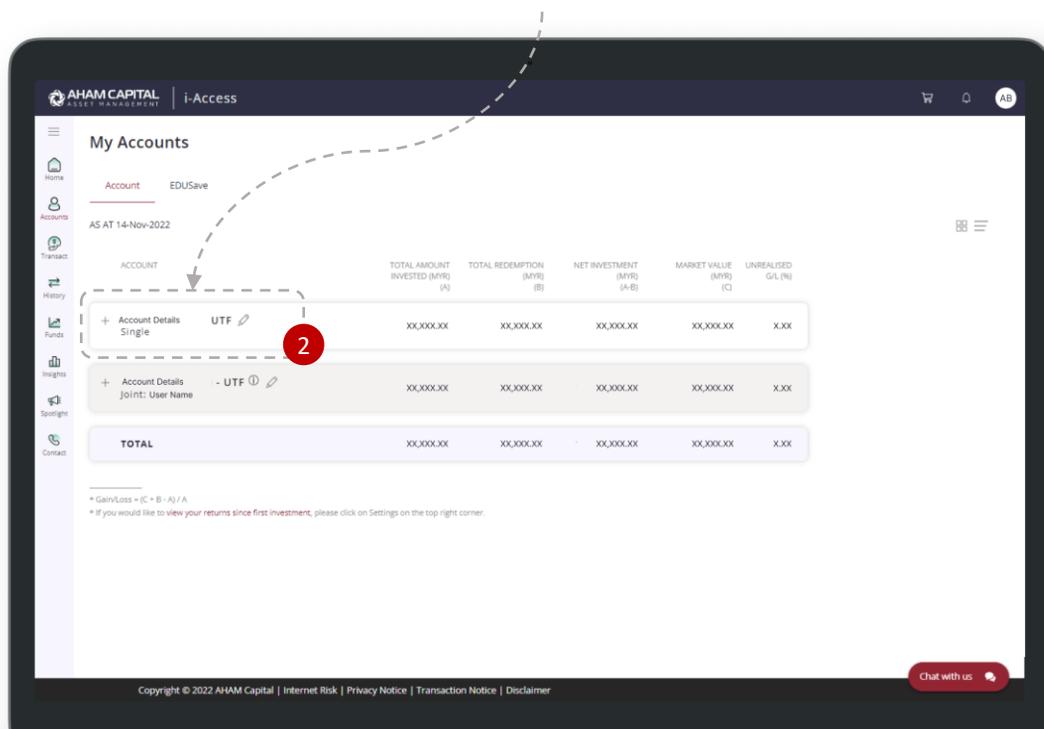
## Step 1:

Click on the **My Accounts** icon on the sidebar.



## Step 2:

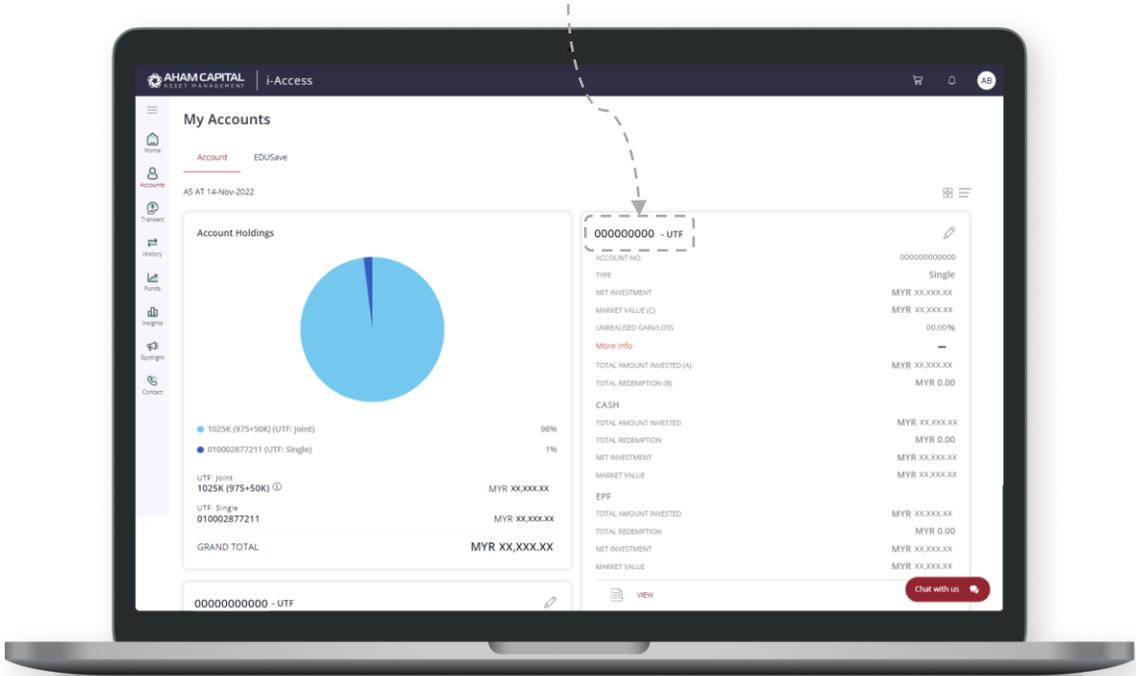
It will redirect you to My Accounts page and display all the accounts you have invested in. You may select the option to show return since first investment. Click on the account name to view.



# Retrieve Transaction Advice, Tax Voucher, Income Distribution Letter

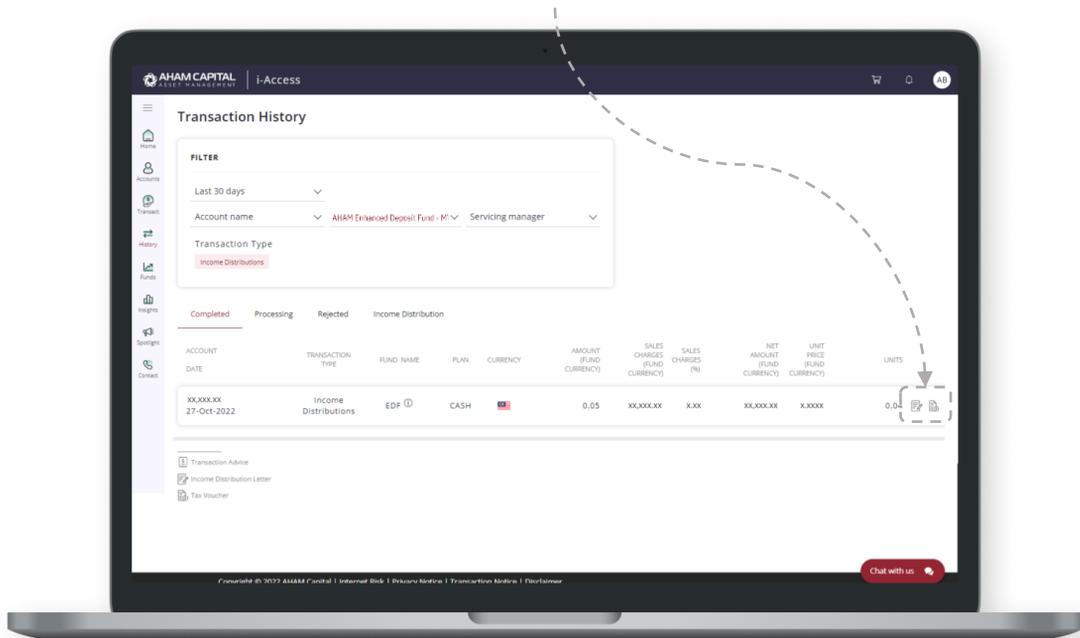
## Step 3:

You will be redirected to your selected account's investment holdings. Click on the fund you would like to view.



## Step 4:

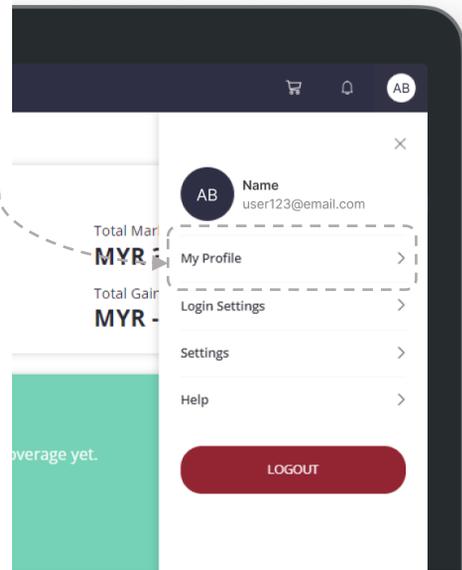
Scroll down the page to the Transaction History section. Each Transaction Advice/ Tax Voucher/ Income Distribution Letter can be found under the particular transaction done.



# Register New Bank Account

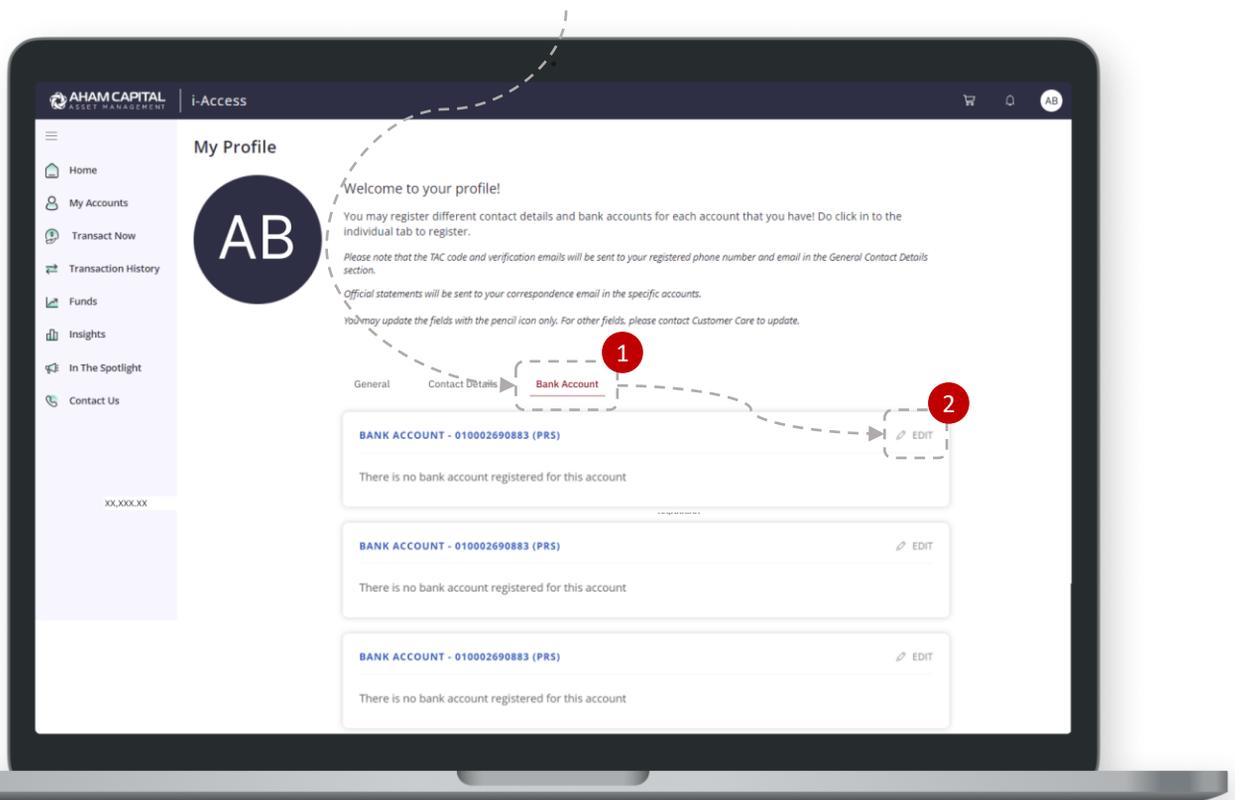
## Step 1:

Click on your profile icon on the top right corner. A sidebar will appear from the right. Click on **My Profile**.



## Step 2:

Click on **Bank Account** and click on the **Edit** button for the account that you wish to update.



# Register New Bank Account

## Step 3:

Click on **+ BANK ACCOUNT**. Fill in your bank account details and select default to make this your default bank account.

## Step 4:

If you have more than one Affin Hwang AM Account, you may register this bank account to them here.

The screenshot shows a user interface for registering a bank account. At the top, there are three tabs: 'General', 'Contact Details', and 'Bank Account'. Below the tabs, the title 'BANK ACCOUNT - XXXXXXXX' is displayed. A red circle with the number '3' points to a blue button labeled '+ BANK ACCOUNT'. Below this is a form with the following fields:

Account Holder Name	Customer	
Bank Account No.	Bank Account No.	
Bank Name	Please select one	
Validation Id Type	NRIC	
Validation Id	XXXXXXXXXXXX	
Currency	Please select one	
Default	<input type="checkbox"/> Set as default	

Below the form, there are two options:

- Apply the same to my other accounts
- XXXXXXXXXXXX (UTF)

A red circle with the number '4' points to the second option. Below the form, there is a message: 'There is no bank account registered for this account'. A red circle with the number '5' points to a dark red button labeled 'UPDATE ▷' and a grey button labeled 'CANCEL ×'.

## Step 5:

Click **UPDATE** at the end of the page to proceed.

# Register New Bank Account

## Step 6:

Please confirm all information is correct and click **CONFIRM** to proceed.

Update Confirmation

Please check and confirm all updates below before proceeding:

**BANK ACCOUNT** - XXXXXXXX

ACTION	New
ACCOUNT HOLDER NAME	Customer
BANK ACCOUNT NO.	123
BANK NAME	Affin Bank Berhad
VALIDATION ID TYPE	Nric
VALIDATION ID	XXXXXXXXXX
CURRENCY	MYR
DEFAULT	No

6

CONFIRM ▶ CANCEL ✕

## Step 7:

Click on **NEXT** to continue the verification process.

Verification

To proceed, please request and enter your TAC code.

7

NEXT ▶ CANCEL ✕

## Step 8:

Key in the TAC code received on your mobile phone and click on **PROCEED**.

Verification

To proceed, please request and enter your TAC code.

TAC code

Resend TAC code in 05:00

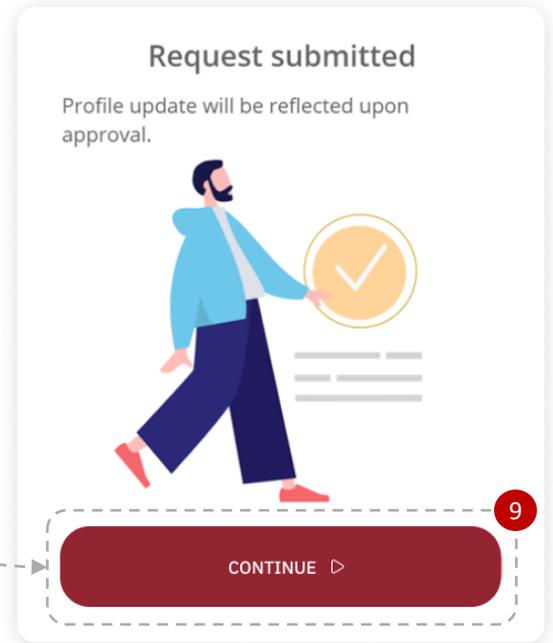
8

PROCEED ▶ CANCEL ✕

# Register New Bank Account

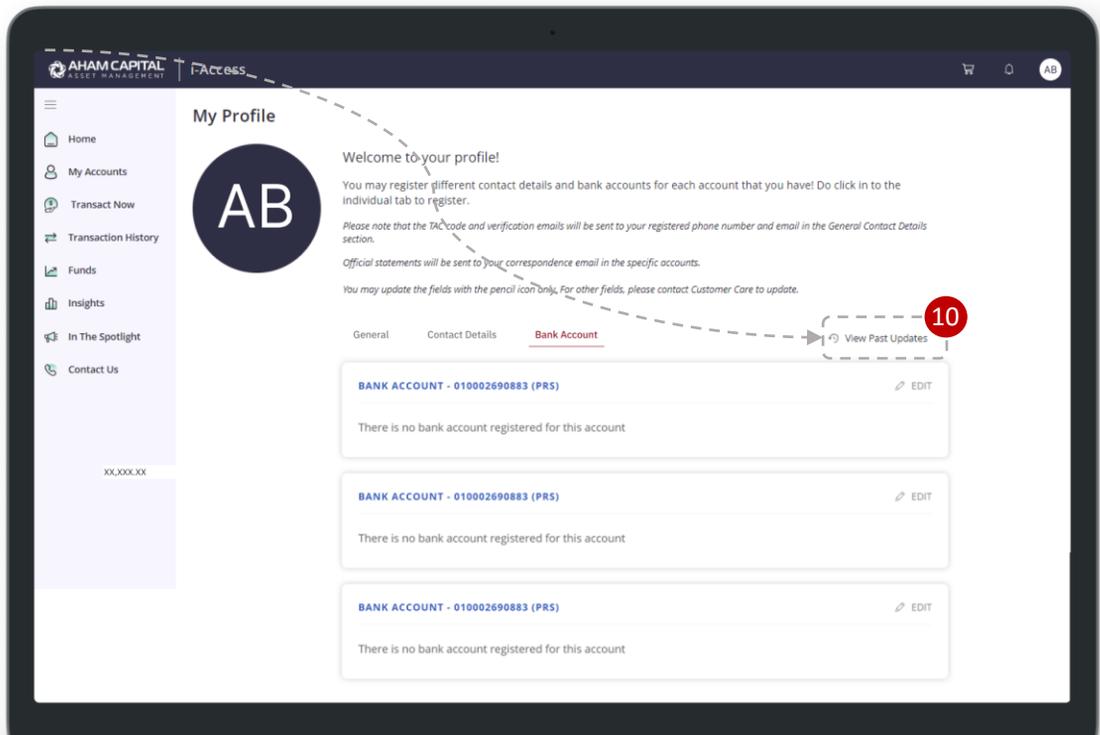
## Step 9:

Your request will be submitted after the verification. You may click on **CONTINUE** to go back to your profile.



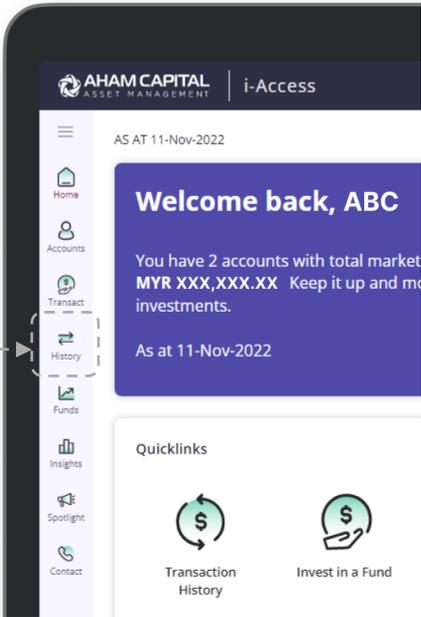
## Step 10:

You may click on **View Past Updates** to check on the status of your update or view updates that has been done previously.

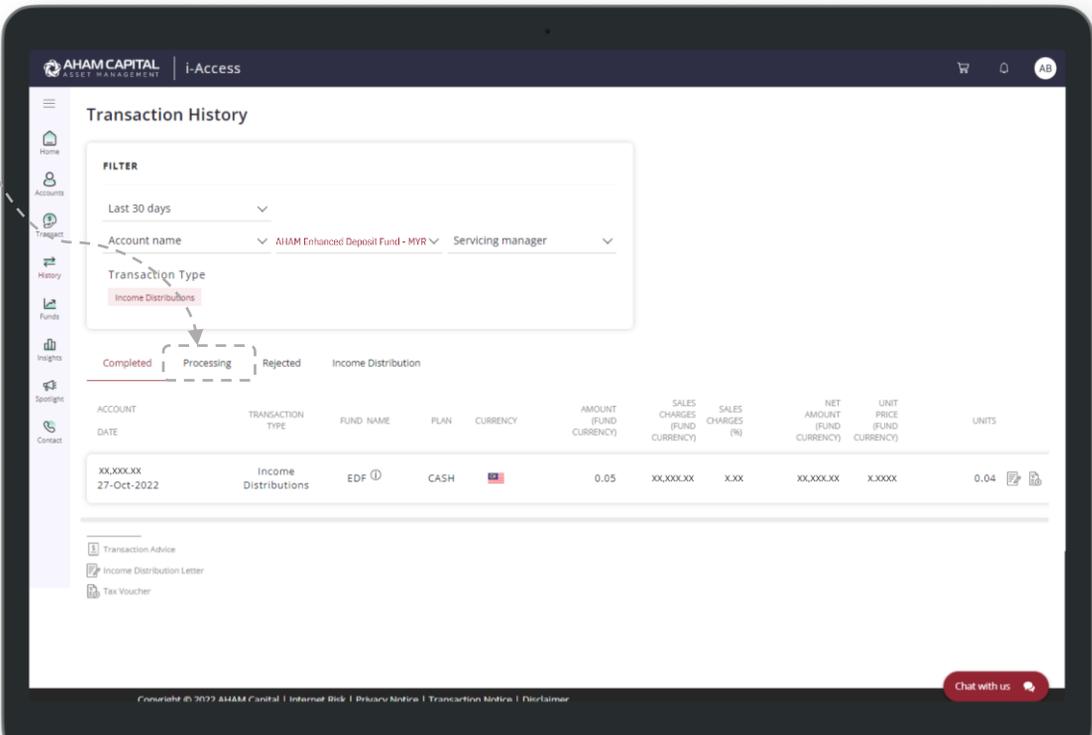


# Transaction Status

**Step 1:**  
Click on **Transaction History** on the sidebar.



**Step 2:**  
Click on the **Processing Tab** to check on your transaction status.





# ANALYSING YOUR INVESTMENTS

---

- i. **How to Change Your Return Settings**
- ii. **View Returns since First Investment**
- iii. **Time Weighted Rate of Return**
- iv. **View Returns on Invested Capital**

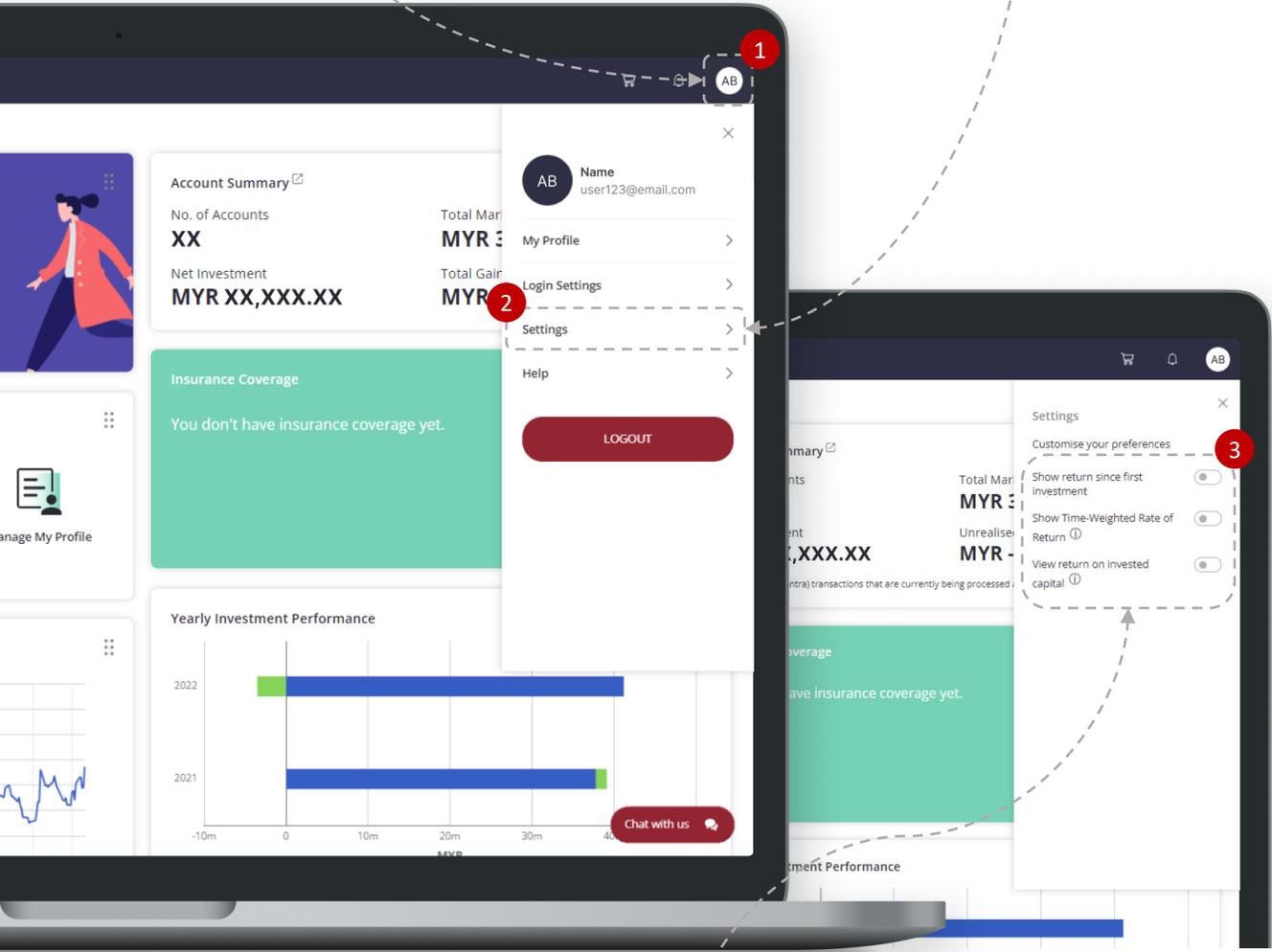
# How to Change Your Return Settings

## Step 1:

Click on the Profile Icon in the top right corner. A sidebar will appear from the right.

## Step 2:

Click on **Settings**.



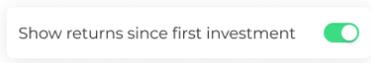
## Step 3:

These 3 options can be toggled **on/off**. You may click the **information icon** for more information. An explanation of these options can also be found in this User Guide.

# View Returns since First Investment

1. The “**View returns since first investment**” option affects how your returns are calculated.

## Turning the option ON



- Returns are calculated since the **first time** you invested into the fund.
- If you have previously purchased, then **fully redeemed** the fund, this option would show your investment return if you had instead remained invested.

## Turning the option OFF



- Returns are calculated since the first investment date **after your most recent full redemption** of the fund.

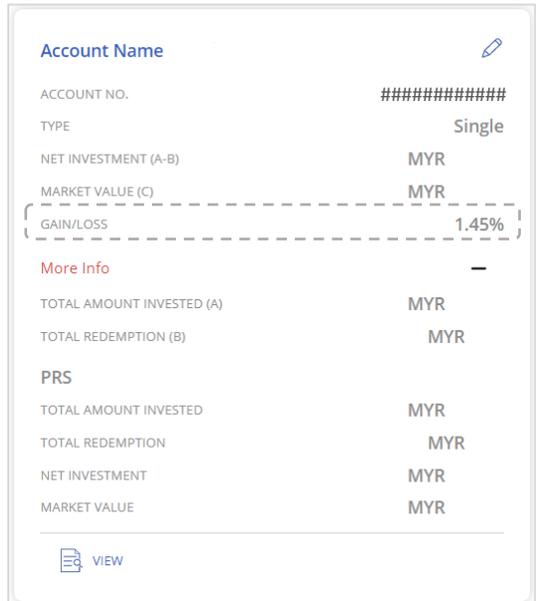
# View Returns since First Investment

2. Toggling the “View returns since first investment” option may affect the *Gain/Loss shown* on the following pages:

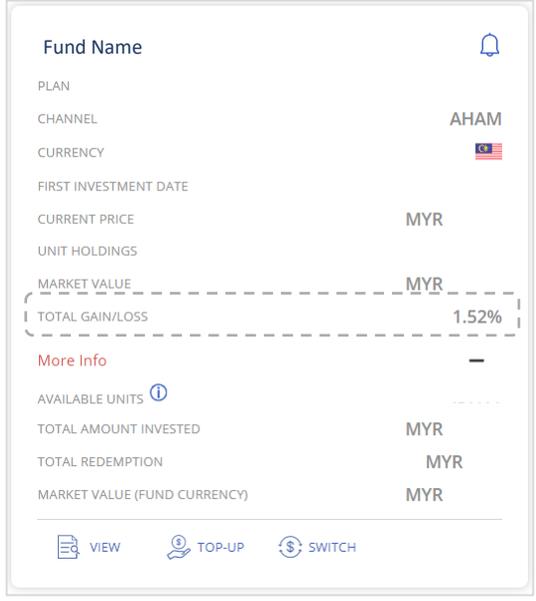
**a) Homepage/Dashboard**  
Your *Unrealized Gain/Loss amount* may vary when this option is ON/OFF.



**b) My Accounts Page**  
Your *Unrealized Gain/Loss return* may vary when this option is ON/OFF.



**c) Account/My Funds Page**  
Your *Unrealized Gain/Loss return* may vary when this option is ON/OFF.



# View Returns since First Investment

## 3. Illustration:

VALUE DATE	TRANSACTION TYPE	INVESTMENT AMOUNT (MYR)	MARKET VALUE OF INVESTMENT (MYR)
30/06/2019	INVESTMENT	2,000	2,000
31/12/2019	REDEMPTION	2,200 (fully redeemed, 10% return)	0
30/06/2021	INVESTMENT	10,000	10,000
31/12/2021	INVESTMENT	5,000	17,500

As at 31/12/2021:

Market value of the RM10,000 investment is **RM12,500**.

Total Market Value of Investment = RM12,500 + RM5,000 = **RM17,500**.

View returns since first investment is **ON**

• ***Return as at 31/12/2020***

$$= [(\text{Market Value} + \text{Redemptions}) / (\text{Total Amount Invested})] - 1$$

$$= [(RM17,500 + RM2,200) / (RM2,000 + RM10,000 + RM5,000)] - 1$$

$$= \underline{\underline{15.88\%}}$$

View returns since first investment is **OFF**

• ***Return as at 31/12/2020***

$$= [RM12,500 / (RM10,000 + RM5,000)] - 1$$

$$= \underline{\underline{16.67\%}}$$

# Time-Weighted Rate of Return

1. The returns displayed may be affected by this option:

## Turning the option **ON**

- Displays Time-Weighted Rate of Return (TWRR)
- TWRR measures a Fund or Portfolio's performance over a **period of time** and accounts for **income distributions**.

## Turning the option **OFF**

- Display Simple Return.
- Simple Return is a basic calculation and does not measure timing of investments and income distributions.
- Simple return =  $[\text{Net Earnings} / \text{Total Amount Invested}]$

2. The “Show Time-Weighted Rate of Return” option affects the return shown in your “Account/My Funds” page.

### ON (TWRR)

Affin Hwang		
PLAN		
CHANNEL	AHAM	
CURRENCY		
FIRST INVESTMENT DATE	19-Mar-2021	
CURRENT PRICE	MYR	
UNIT HOLDINGS		
MARKET VALUE	MYR	
UNREALISED GAIN/LOSS	1.52%	
TWRR	2.22%	
More Info	—	
AVAILABLE UNITS		
TOTAL AMOUNT INVESTED	MYR	
TOTAL REDEMPTION	MYR	
MARKET VALUE (FUND CURRENCY)	MYR	
VIEW	TOP-UP	SWITCH

### OFF (Simple Return)

Affin Hwang		
PLAN		
CHANNEL	AHAM	
CURRENCY		
FIRST INVESTMENT DATE	19-Mar-2021	
CURRENT PRICE	MYR	
UNIT HOLDINGS		
MARKET VALUE	MYR	
UNREALISED GAIN/LOSS	1.52%	
More Info	—	
AVAILABLE UNITS		
TOTAL AMOUNT INVESTED	MYR	
TOTAL REDEMPTION	MYR	
MARKET VALUE (FUND CURRENCY)	MYR	
VIEW	TOP-UP	SWITCH

# Time-Weighted Rate of Return

3. The “Show Time-Weighted Rate of Return” option affects the return shown in your “Fund Details” page.

## ON (TWRR)

Investment Overview

TOTAL AMOUNT INVESTED (A) <b>MYR</b>	MARKET VALUE (C) <b>MYR</b>
TOTAL REDEMPTION (B) <b>MYR</b>	TIME-WEIGHTED RATE OF RETURN - SINCE LAST ZERO BALANCE <b>2.22%</b>
NET INVESTMENT (A-B) <b>MYR</b>	TIME-WEIGHTED RATE OF RETURN - YTD <b>2.22%</b>
UNIT HOLDINGS	TIME-WEIGHTED RATE OF RETURN - ANNUALISED <b>7.57%</b>
AVAILABLE UNITS ⓘ	INCOME DISTRIBUTION INSTRUCTION <b>Reinvest</b>
AVERAGE COST PER UNIT <b>MYR</b>	INCOME DISTRIBUTION PAID OUT <b>MYR</b>
	INCOME DISTRIBUTION REINVESTED <b>MYR</b>

## OFF (Simple Return)

Investment Overview

TOTAL AMOUNT INVESTED (A) <b>MYR</b>	MARKET VALUE (C) <b>MYR</b>
TOTAL REDEMPTION (B) <b>MYR</b>	SIMPLE RETURN - SINCE INCEPTION <b>1.52%</b>
NET INVESTMENT (A-B) <b>MYR</b>	SIMPLE RETURN - SINCE LAST ZERO BALANCE <b>1.52%</b>
UNIT HOLDINGS	INCOME DISTRIBUTION INSTRUCTION <b>Reinvest</b>
AVAILABLE UNITS ⓘ	INCOME DISTRIBUTION PAID OUT <b>MYR</b>
AVERAGE COST PER UNIT <b>MYR</b>	INCOME DISTRIBUTION REINVESTED <b>MYR</b>

# Time-weighted Rate of Return

## 4. Illustration of Simple Returns vs. TWRR:

VALUE DATE	TRANSACTION TYPE	UNIT PRICE (MYR)	INCOME DISTRIBUTION NET AMOUNT (MYR)	INVESTMENT AMOUNT (MYR)
03/12/2013	INVESTMENT	0.5306		10,000
12/06/2014	INCOME DISTRIBUTION	0.5407	0.02	
23/06/2015	INCOME DISTRIBUTION	0.5719	0.0075	
08/12/2015	INCOME DISTRIBUTION	0.5592	0.005	
08/01/2016	INVESTMENT	0.5524		10,000
10/06/2016		0.5431		

Market Value as at 10/05/2016 = **MYR 20,681.18**

### Calculating TWRR

- *Capital Return* =  $\text{RM}0.5431 / \text{RM}0.5306 = \underline{\mathbf{2.3558\%}}$
- *Income Return* =  $(\text{RM}0.02 / \text{RM}0.5407 + 1) * (\text{RM}0.0075 / \text{RM}0.5719 + 1) * (\text{RM}0.005 / \text{RM}0.5592 + 1) - 1 = \underline{\mathbf{5.9982\%}}$
- *Total Return* =  $(2.3558\% + 1) * (5.9982\% + 1) - 1 = \underline{\mathbf{8.50\%}}$

### Calculating Simple Return

- *Simple Return*  
 $= [(\text{Market Value} - \text{Total Amount Invested}) / \text{Total Amount Invested}] \times 100\%$   
 $= [(\text{RM}20,681.18 - \text{RM}20,000.00) / \text{RM}20,000.00] \times 100\%$   
 $= \underline{\mathbf{3.41\%}}$

## View Returns on Invested Capital

1. Some transactions may affect the *Total Amount Invested* shown in i-Access.

These transactions happen during your investment period and may make it difficult for you to keep track of your initial invested capital and its corresponding returns.

Turning the “View returns on invested capital” option **ON** may help provide a clearer view of your investments:

- **Switch In** and **Shift In** transactions are excluded when calculating *Total Amount Invested* in the “My Accounts” page and “Homepage”, to prevent double counting your initial capital injected.
- **Switch Out** and **Shift Out** transactions are excluded when calculating *Total Amount Invested* in the “My Accounts” page and “Homepage” as there were no movements of capital out of your investment accounts.
- **Dividends Reinvested** are excluded when calculating the *Total Amount Invested* and *Total Redemption*. They are reflected in your market value that contributes to the gain/loss.

Given the difference in formulas used across the different pages, you will not be able to total up the amount.

# View Returns on Invested Capital

2. Turning the “View return on Invested Capital” **ON** may affect the *Net Investment* amount on the following pages:

## a) Homepage/Dashboard

*Net Investment* **excludes** the following transactions:

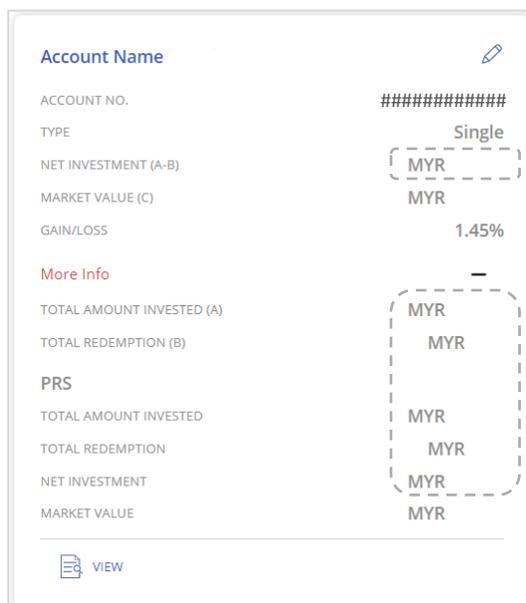
- i. Switch In/Out, and
- ii. Shift In/Out,



## b) My Accounts Page

*Net Investment* **excludes** the following transactions:

- i. Switch In/Out, and
- ii. Shift In/Out,

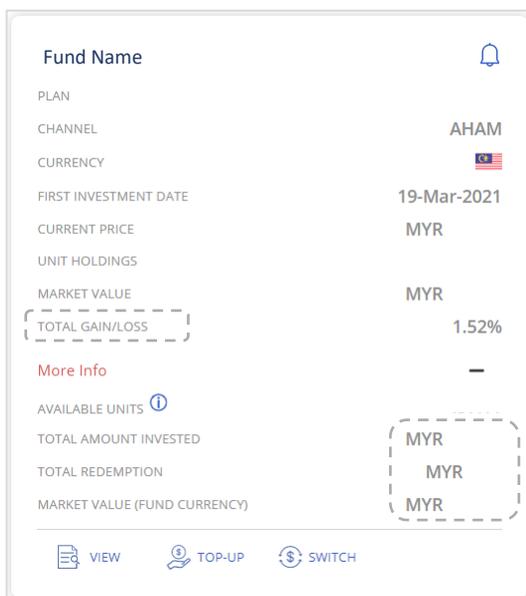


## c) Account/My Funds Page

*Net Investment* **includes** the following transactions:

- i. Switch In/Out,
- ii. Shift In/Out, and

Shows *Total Gain/Loss* (e.g. includes returns from distributions)



## View Returns on Invested Capital

3. The *Total Amount Invested*, *Total Redemption* and *Net Investment Amount* are calculated as per the formulas below:

### Homepage/Dashboard

Tracks the amount **for all accounts**

- *Total Amount Invested* = Investment + Transfer In
- *Total Redemption* = Redemption + Transfer Out + Dividend Paid Out
- ***Net Investment Amount*** = Total Amount Invested – Total Redemption

### My Accounts Page

Tracks the amount **for each account.**

- *Total Amount Invested* = Investment + Transfer In
- *Total Redemption* = Redemption + Transfer Out + Dividend Paid Out
- ***Net Investment Amount*** = Total Amount Invested - Total Redemption

### Account Page

Tracks the amount **for each fund according to its plan.**

- *Total Amount Invested* = Investment + Switch In + Transfer In + Shift In
- *Total Redemption* = Redemption + Switch Out + Transfer Out + Shift Out + Dividend Paid Out
- ***Net Investment Amount*** = Total Amount Invested - Total Redemption

## HELP US IMPROVE!

We are constantly looking to improve our services to serve you better. Your feedback is appreciated. Talk to us and let us understand how we can help you.

### Customer Care Consultant

Please contact our Customer Care Consultant if you do not have a servicing manager.  
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