

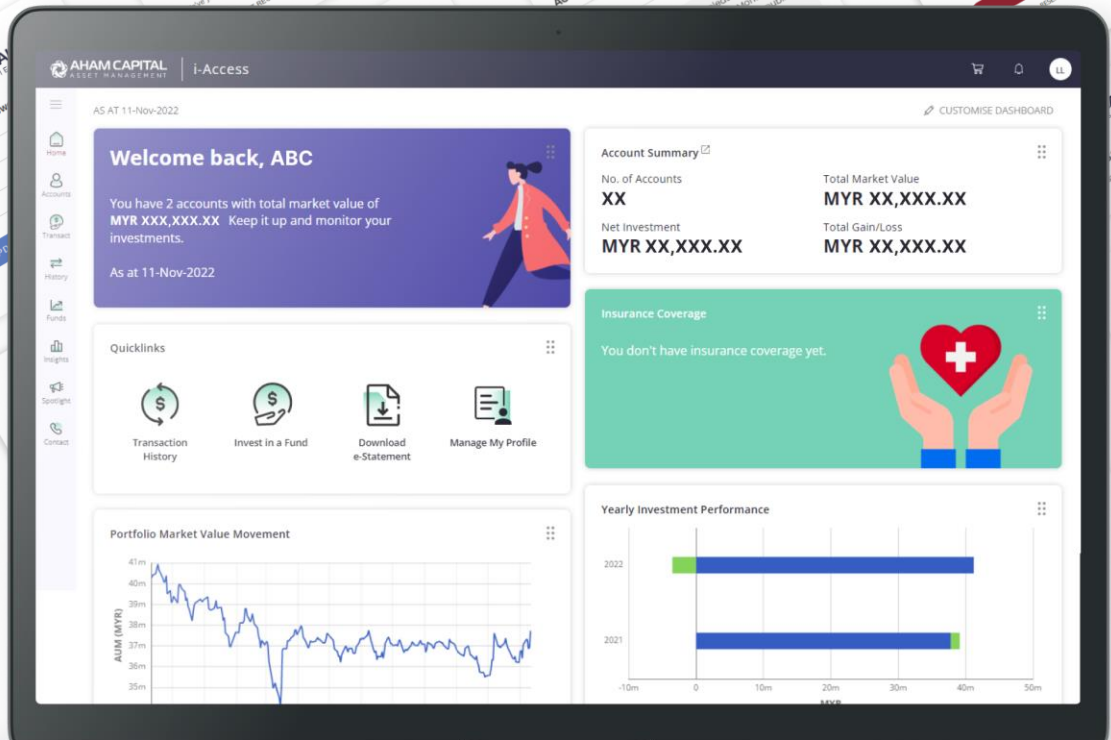
# New i-Access User Guide



**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

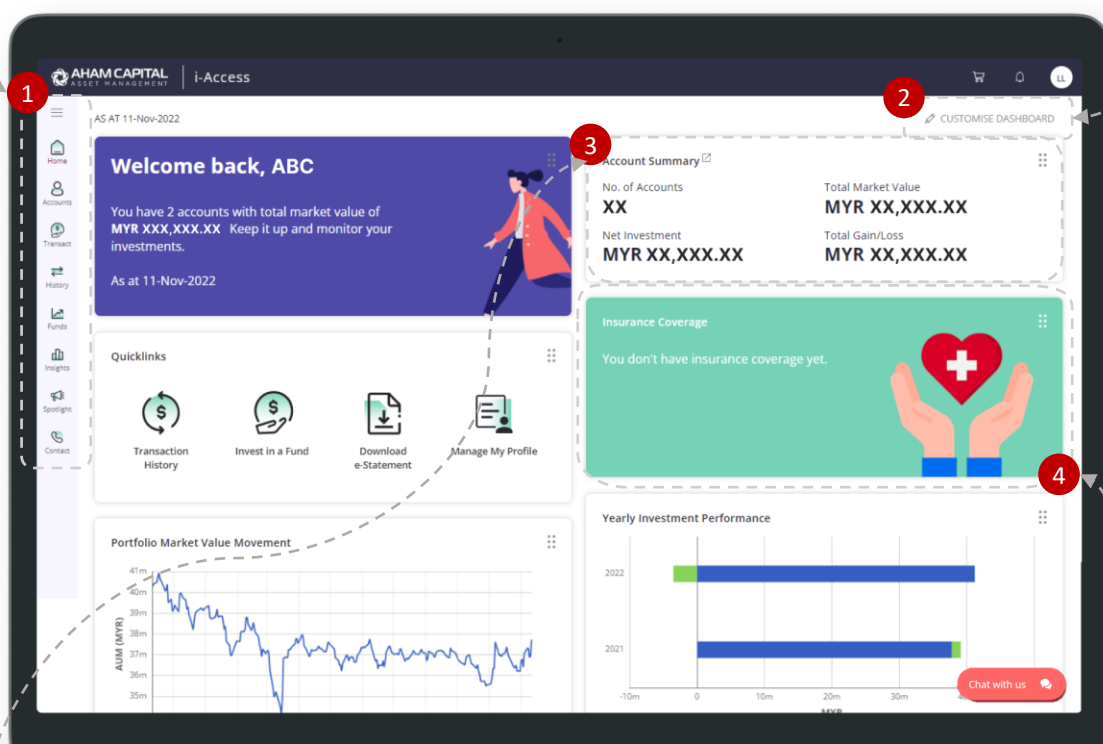
## 1 Sidebar Menu

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

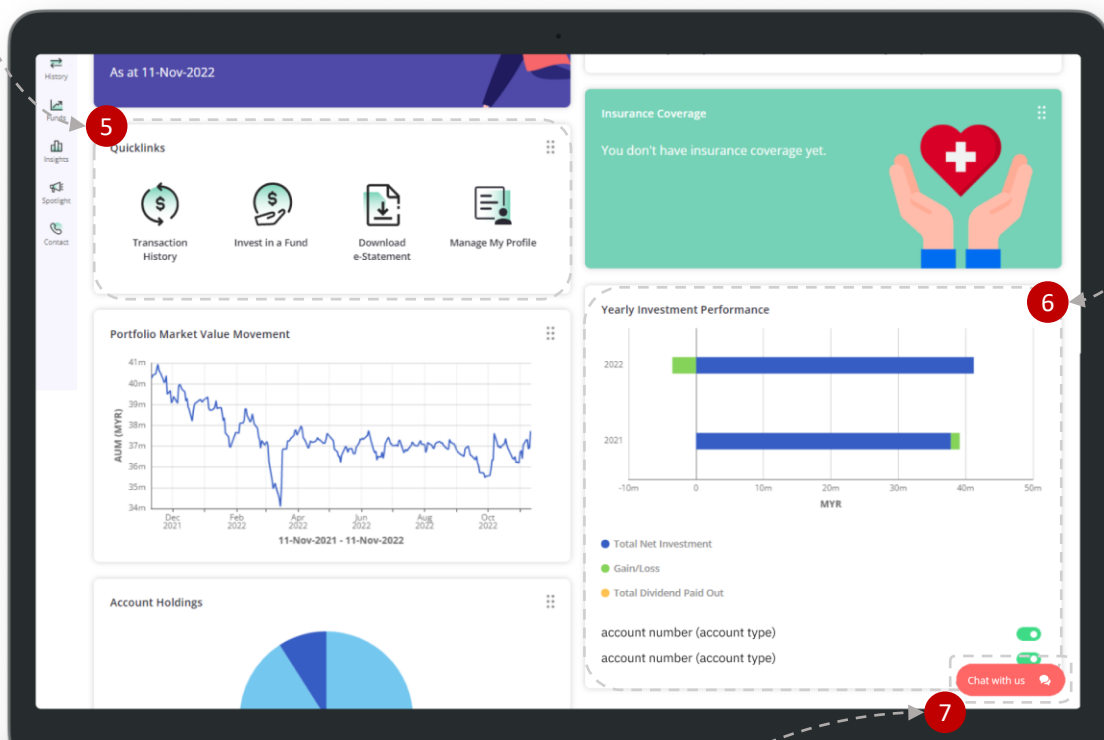
This feature enables one-click navigation to:

-  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.



## 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

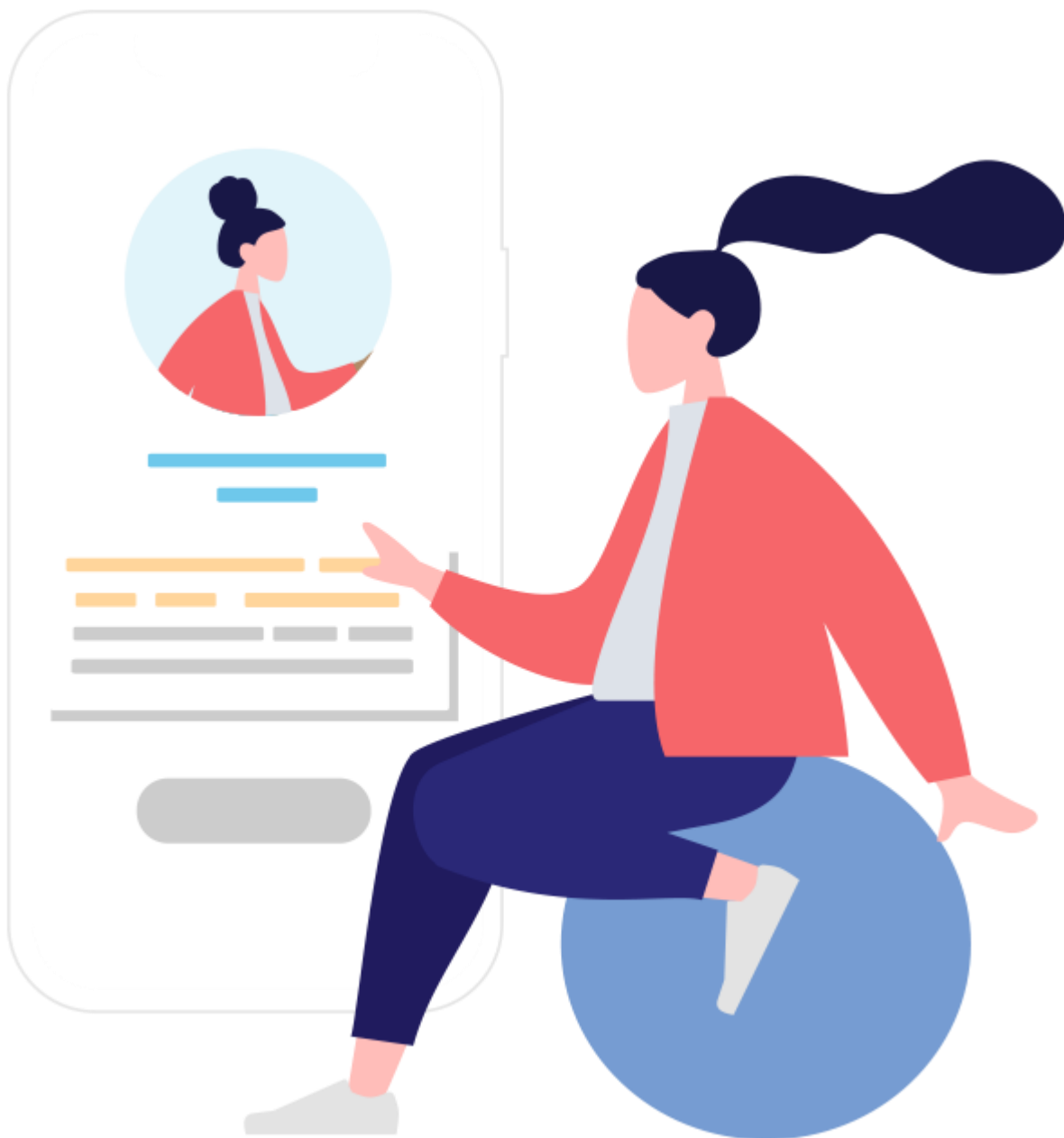
This feature can be found on the left tab. This page enables you to search a transaction, track your historical transactions and view your processing transactions all in one page.

## 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 i-Access Users


## 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.



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:

Google Microsoft

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

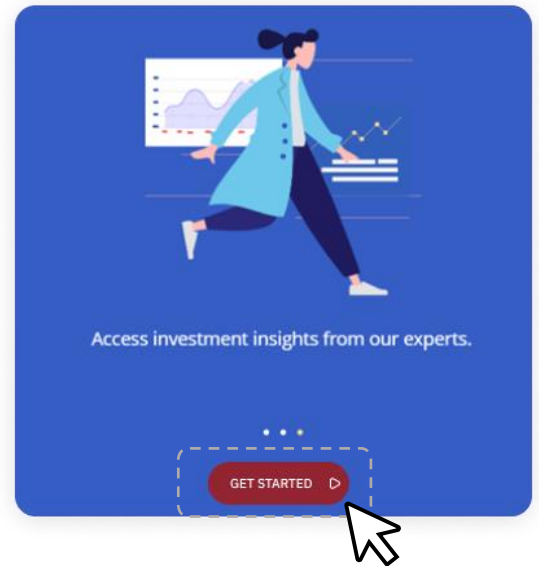
CONTINUE

[RESEND ACCESS CODE](#)

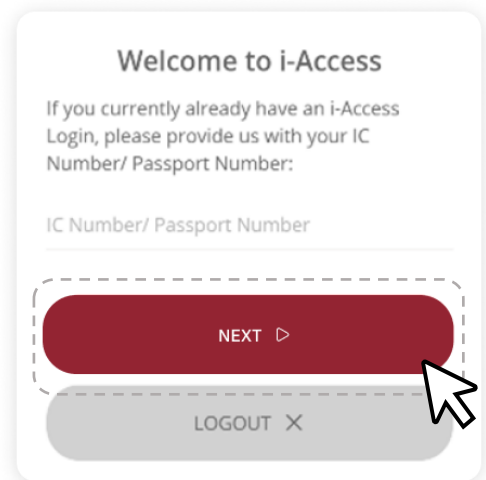
## New i-Access users

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

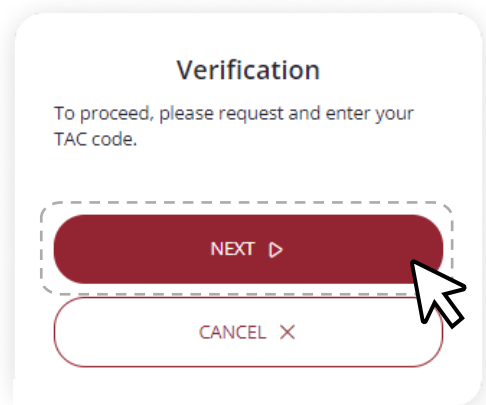
Click on **GET STARTED** to begin!



- 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.

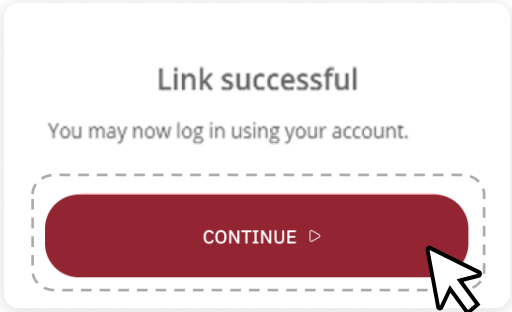


- This is a verification step, where a TAC code will be sent to your **registered mobile phone number**. Click on **NEXT** to receive your TAC code via SMS. **Please remember not to share your TAC code with anyone.**



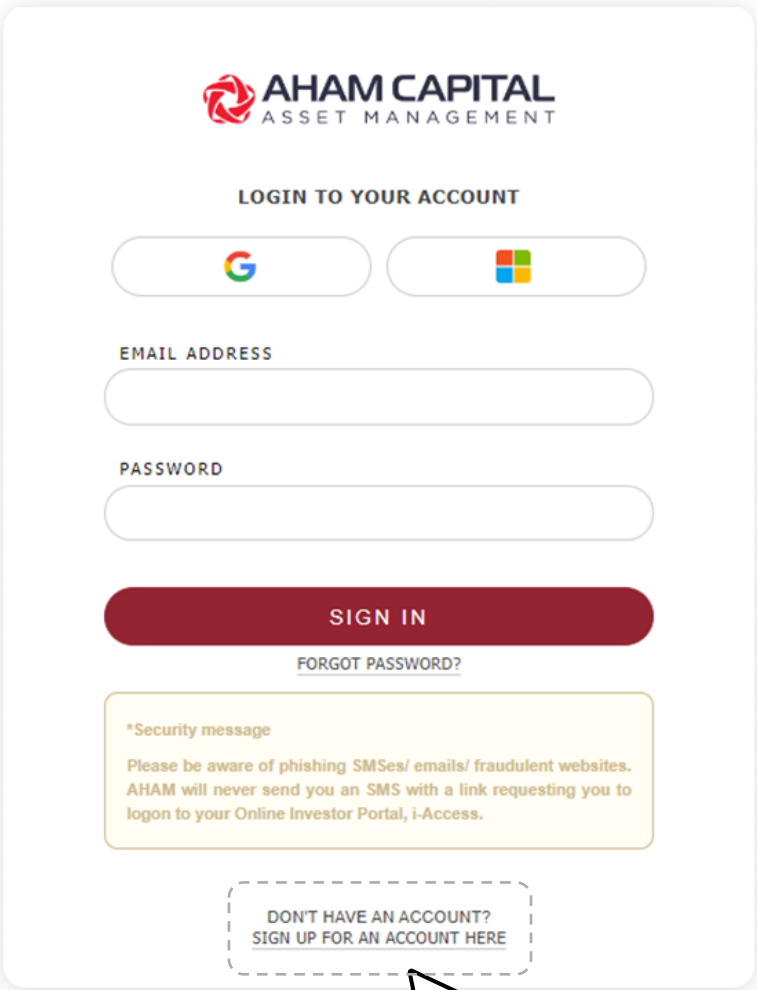
New i-Access users

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.



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.*

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**.
- 5. You will be asked to verify your email address. Key in the access code **sent to your email** and click on **CONTINUE**.
- 6. Congratulations, you have successfully created your i-Access account!




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



ACCESS CODE REQUIRED

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

ENTER ACCESS CODE

CONTINUE

[RESEND ACCESS CODE](#)

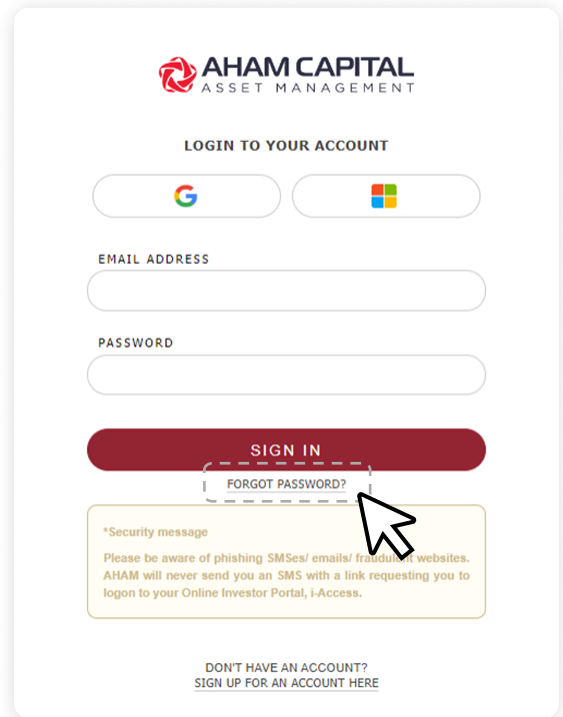


LOGIN SUCCESSFUL!

## 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**

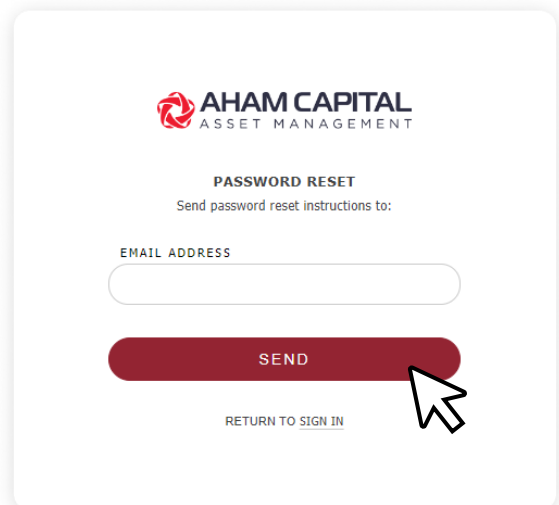
[FORGOT PASSWORD?](#)

\*Security message  
Please be aware of phishing SMSes/ emails/ fraudulent websites.  
AHAM will never send you an SMS with a link requesting you to  
login 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:

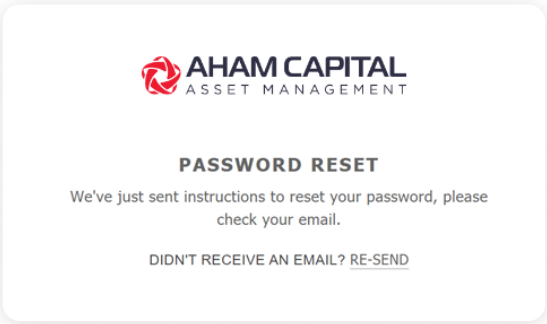
EMAIL ADDRESS

**SEND**

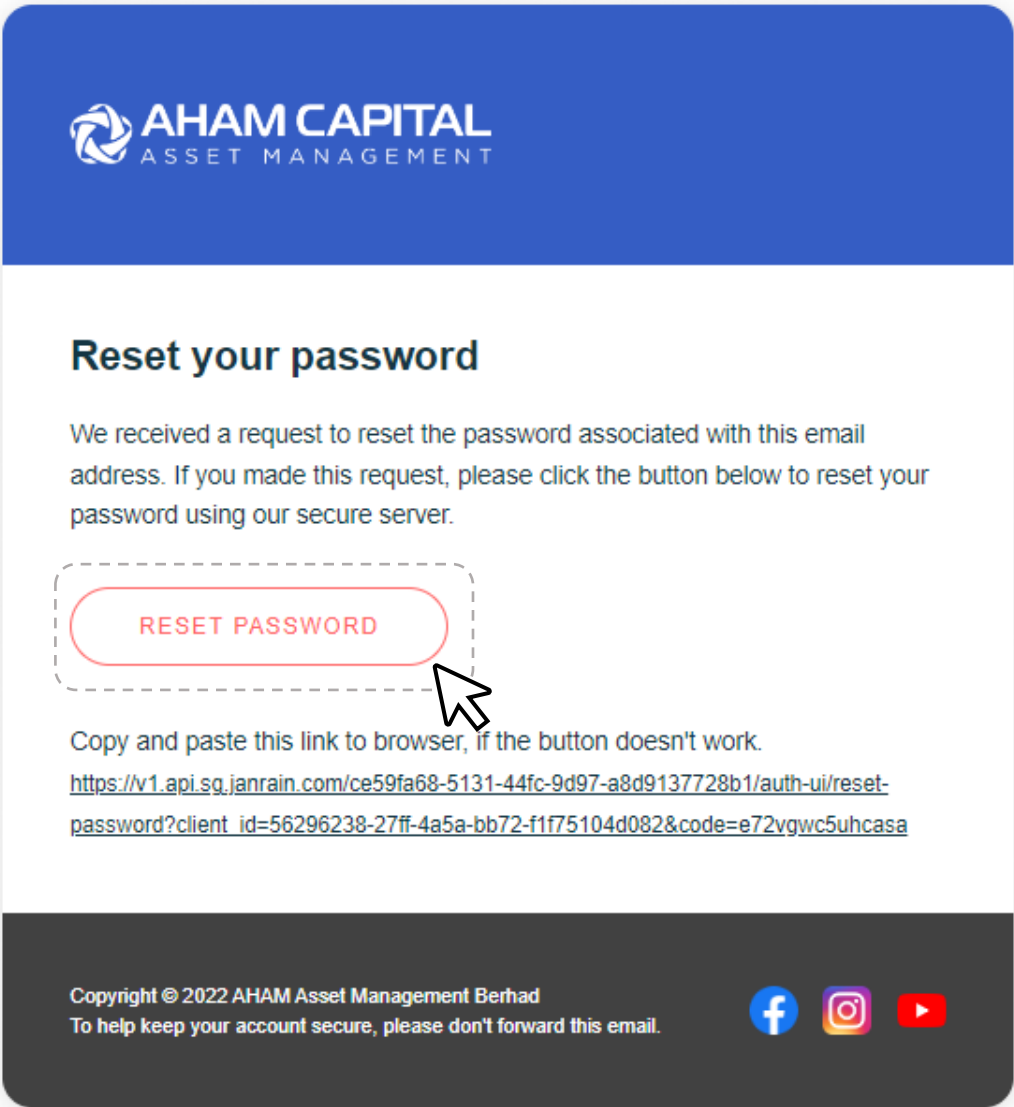
[RETURN TO SIGN IN](#)

# 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.



ENTER A NEW PASSWORD

DESIRED PASSWORD

CONFIRM PASSWORD

UPDATE PASSWORD

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



PASSWORD CHANGED

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?

# Transaction: Top-Up

## 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.

The screenshot shows the AHAM Capital i-Access 'Transact Now' interface. The left sidebar contains navigation links: Home, My Accounts, Transact Now (highlighted with a red circle and number 1), Transaction History, Funds, Insights, In The Spotlight, and Contact Us. The main content area is titled 'Transact Now' and contains a form titled 'PLEASE SELECT AN ACCOUNT'. The form has five fields, each with a red circle and number: 2 for 'Account' (0012257 (UTF)), 3 for 'Action' (Top-up), 4 for 'Plan' (Cash), and 5 for 'Fund' (AHAM Select Opportunity Fund - MYR (SOF)). Below the form is a red 'CONTINUE' button and the text 'AHAM Select Opportunity Fund - MYR (SOF)'. The footer contains copyright information and a 'Chat with us' button.

AHAM CAPITAL  
i-Access

Transact Now

PLEASE SELECT AN ACCOUNT

Account: 0012257 (UTF)

Action: Top-up

Plan: Cash

Fund: AHAM Select Opportunity Fund - MYR (SOF)

CONTINUE

AHAM Select Opportunity Fund - MYR (SOF)

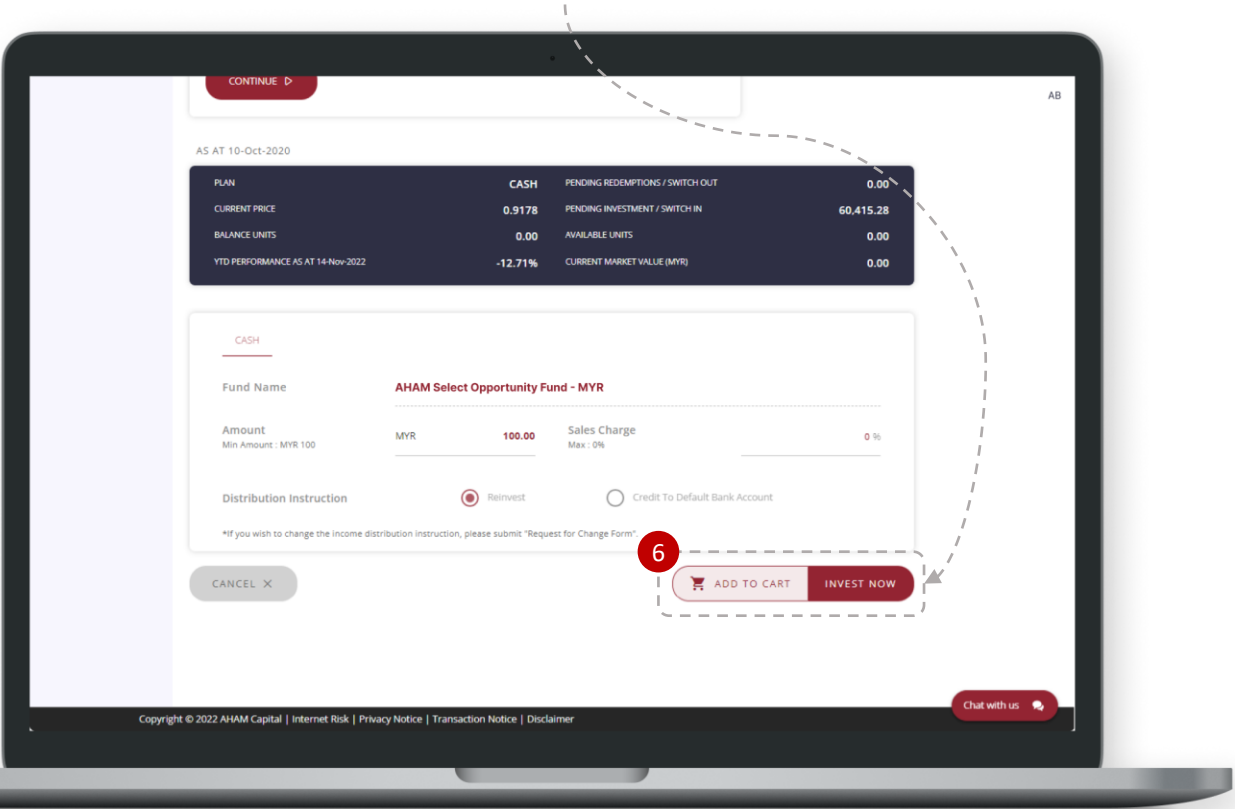
Copyright © 2022 AHAM Capital | Internet Risk | Privacy Notice | Transaction Notice | Disclaimer

Chat with us

# 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.

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: 3ARD63E780 Telegraphic / Interbank Transfer

EMAIL:

SELECT BANK: 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

21

## 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 shows the 'Transact Now' page in the AHAM CAPITAL i-Access system. The interface includes a sidebar with navigation links: Home, My Accounts, Transact Now (highlighted with a red circle and number 1), Transaction History, Funds, Insights, In The Spotlight, and Contact Us. The main content area is titled 'Transact Now' and contains a form with the following sections:

- PLEASE SELECT AN ACCOUNT:** A section with two dropdown menus. The first menu, labeled 'Account', shows '000000 (UTF)' and is highlighted with a red circle and number 2. The second menu, labeled 'Action', shows 'Buy New Fund' and is highlighted with a red circle and number 3. Below these menus is a red 'CONTINUE' button.
- CASH:** A 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). Below these is a 'Distribution Instruction' section with two radio buttons: 'Reinvest' (selected) and 'Credit To Default Bank Account'.
- Buttons:** At the bottom left is a 'CANCEL X' button. At the bottom right are two red buttons: 'ADD TO CART' and 'INVEST NOW', which are highlighted with a red circle and number 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.
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.

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.

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:

3ARD63E780

Telegraphic / Interbank Transfer

EMAIL:

SELECT BANK:

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

25

# 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.**



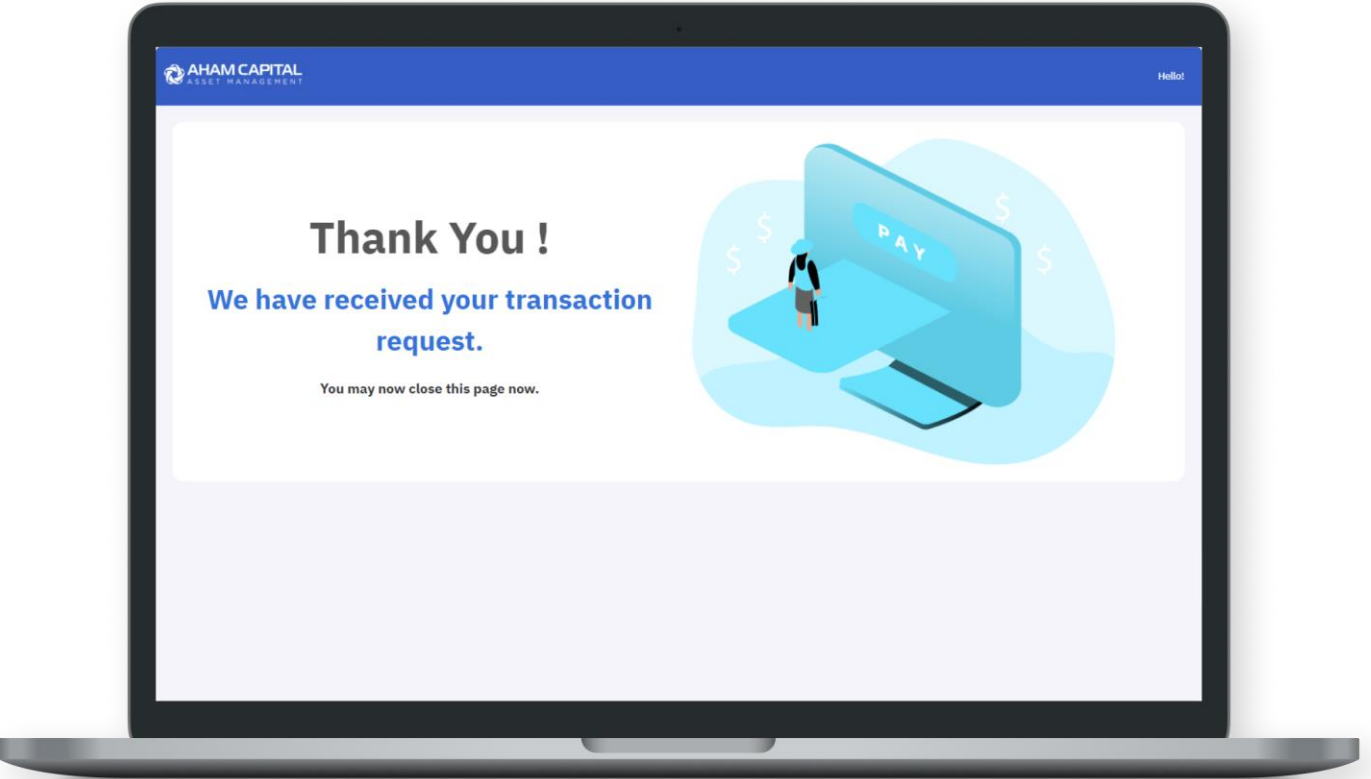
Payment Processing...

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.



# 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.

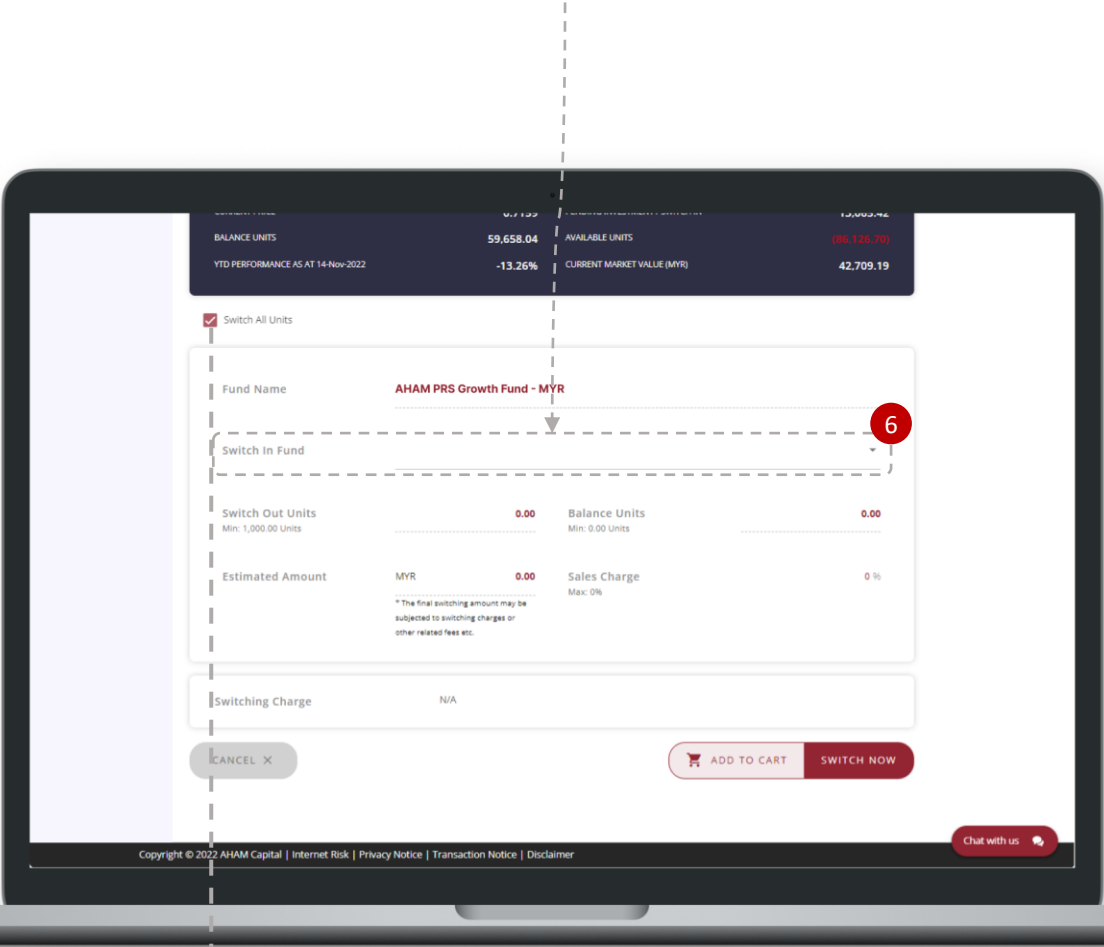
The screenshot shows the 'Transact Now' page in the AHAM CAPITAL i-Access system. The left sidebar contains navigation links: Home, My Accounts, Transact Now (highlighted with a red circle 1), Transaction History, Funds, Insights, In The Spotlight, and Contact Us. The main content area is titled 'Transact Now' and contains a form titled 'PLEASE SELECT AN ACCOUNT'. The form has four dropdown menus: Account (000000 (UTF) with red circle 2), Action (Switch with red circle 3), Plan (PRS with red circle 4), and Fund (AHAM PRS Growth Fund - MYR (PRSG) with red circle 5). Below the dropdowns is a red 'CONTINUE' button with a right arrow, which is highlighted with a dashed box and a mouse cursor. Below the form, there are two boxes showing unit values: PRS 70 (53,217.22 units) and PRS 30 (6,440.82 units). At the bottom, there is a table titled 'AS AT 10-Oct-2020' with four columns: PLAN, PRS, PENDING REDEMPTIONS / SWITCH OUT, and a numerical value.

PLAN	PRS	PENDING REDEMPTIONS / SWITCH OUT	145,784.74
CURRENT PRICE	0.7159	PENDING INVESTMENT / SWITCH IN	13,065.42
BALANCE UNITS	59,658.04	AVAILABLE UNITS	(86,126.70)
YTD PERFORMANCE AS AT 14-Nov-2022	-13.26%	CURRENT MARKET VALUE (MYR)	42,709.19

# 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**.



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

## Transaction: Switching

### 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

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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)
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.

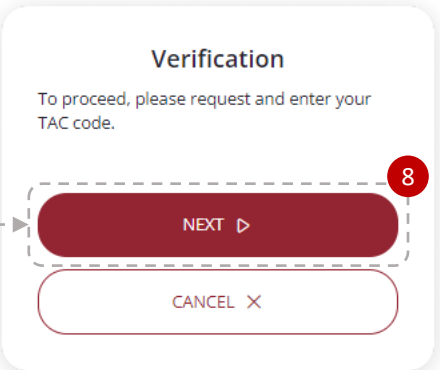
CONTINUE ▶

CANCEL ✕

## Transaction: Switching

### Step 8:

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

A white rounded rectangular dialog box titled "Verification". Below the title, it says "To proceed, please request and enter your TAC code." There are two buttons: a red button labeled "NEXT ▷" and a white button labeled "CANCEL ×". A dashed line with an arrow points from the "NEXT" button to the text in Step 8. A red circle with the number "8" is in the top right corner of the dialog box.

Verification

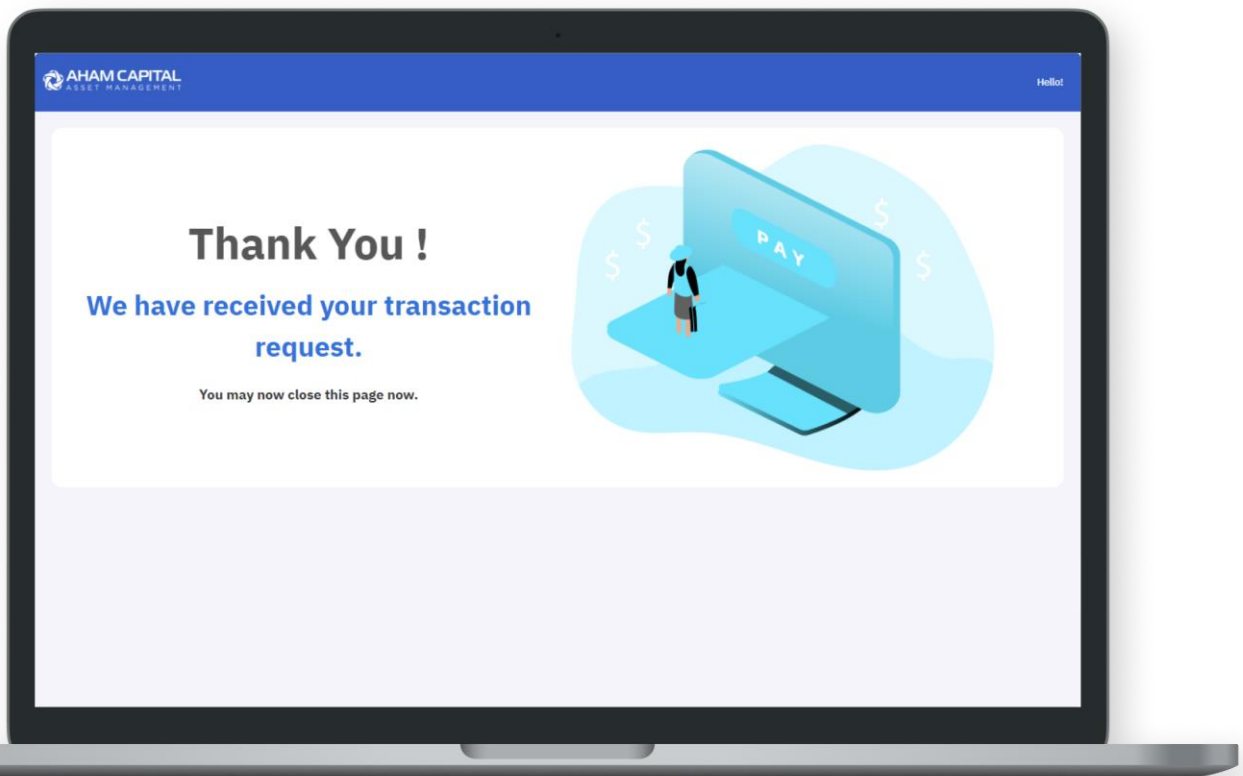
To proceed, please request and enter your TAC code.

NEXT ▷

CANCEL ×

### 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.

The screenshot shows the 'Transact Now' page in the AHAM Capital i-Access system. The left sidebar contains navigation links: 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 contains a form titled 'PLEASE SELECT AN ACCOUNT'. The form has four dropdown menus: Account (000000 (UTF) with a red circle 2), Action (Redeem with a red circle 3), Plan (Cash with a red circle 4), and Fund (AHAM Enhanced Deposit Fund - MYR with a red circle 5). Below the dropdowns is a red 'CONTINUE' button with a right arrow, which is highlighted with a red circle 5 and a mouse cursor. Below the form, there is a table showing fund details as of 10-Oct-2020.

PLAN	CASH	PENDING REDEMPTIONS / SWITCH OUT	55.28
CURRENT PRICE	1.1720	PENDING INVESTMENT / SWITCH IN	0.00
BALANCE UNITS	55.28	AVAILABLE UNITS	0.00
YTD PERFORMANCE AS AT 14-Nov-2022	1.86%	CURRENT MARKET VALUE (MYR)	64.79

Below the table, there is a checkbox labeled 'Redeem All Units' and a field for 'Fund Name' with the value 'AHAM Enhanced Deposit Fund - MYR'.

## 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

**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 

8

ADD ▶

CANCEL ✕

## Step 9:

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

Verification

To proceed, please request and enter your TAC code.

9

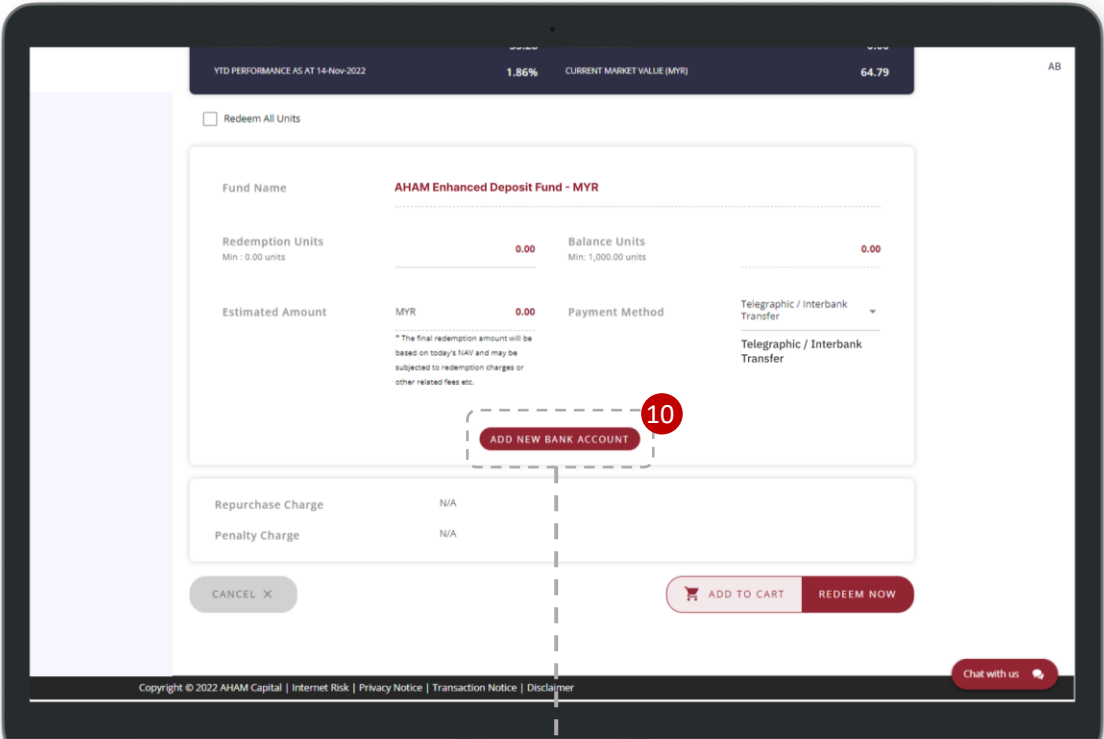
NEXT ▶

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**.



**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

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.

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.

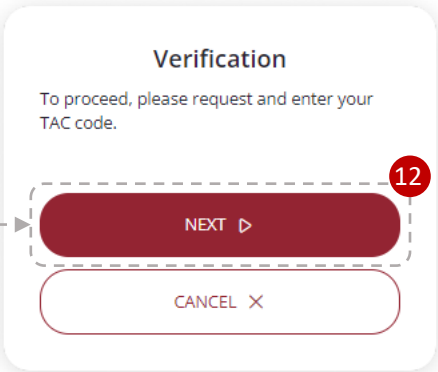
CONTINUE ►

CANCEL ✕

# Transaction: Redemption

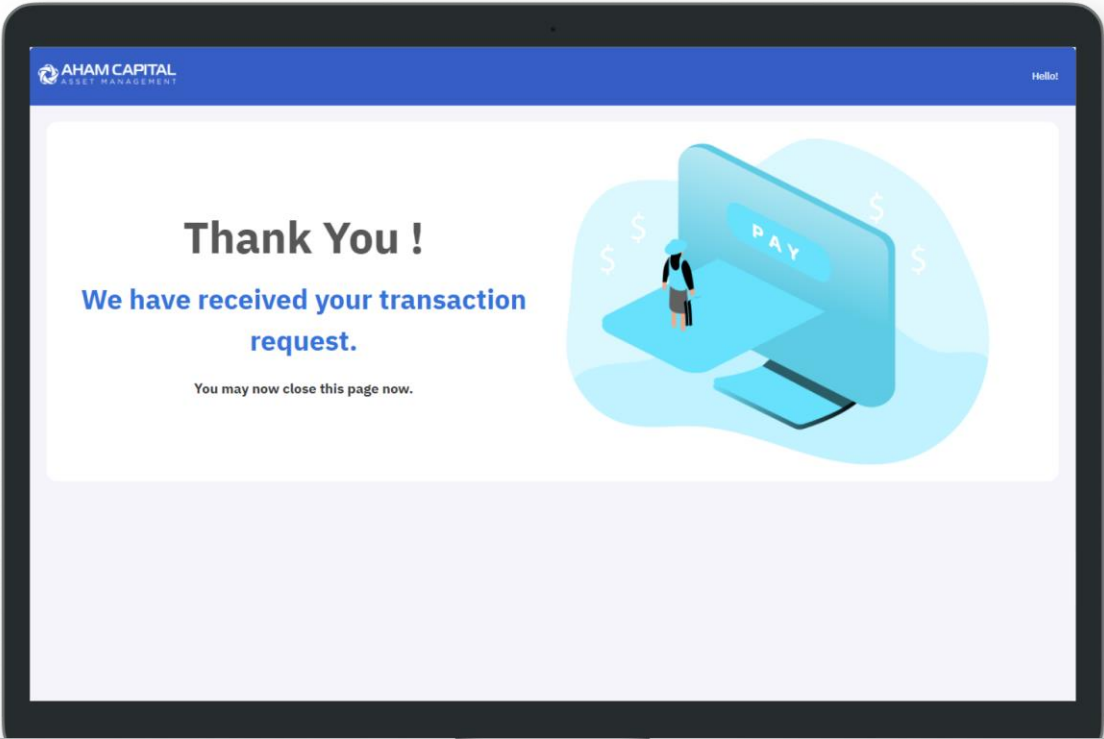
## Step 12:

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

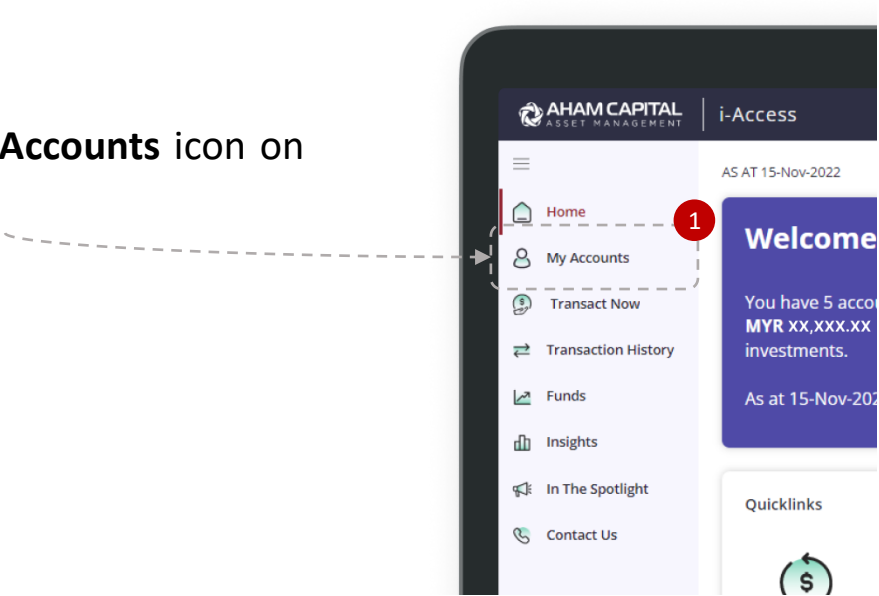
---

- 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

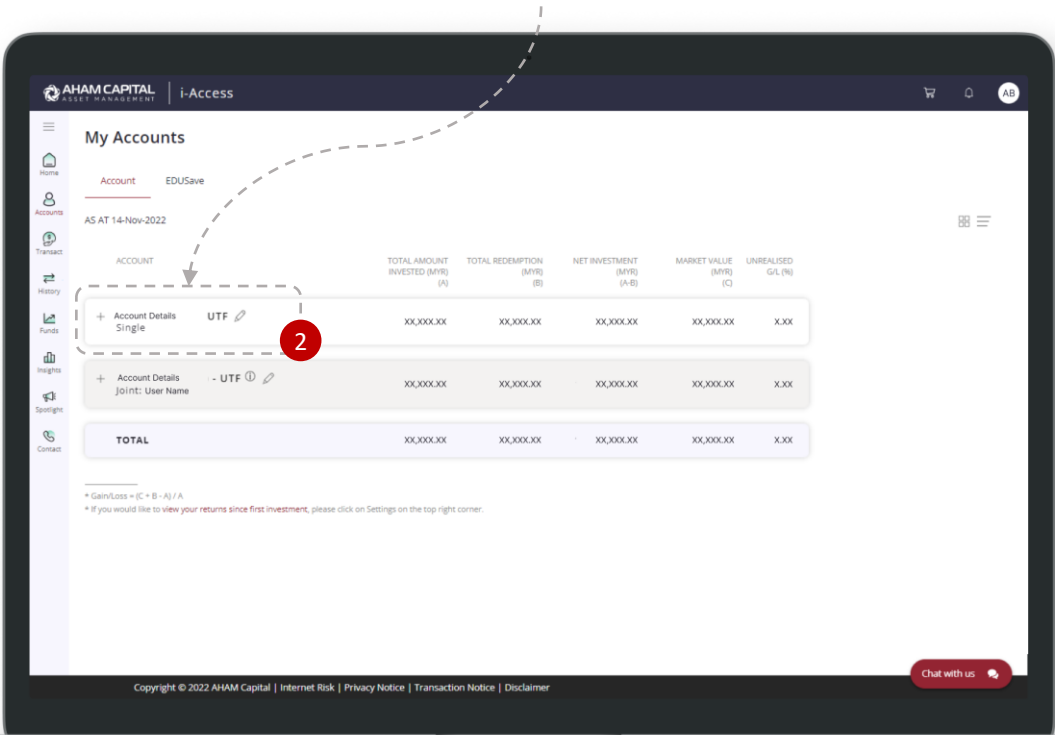
## Step 1:

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



## Step 2:

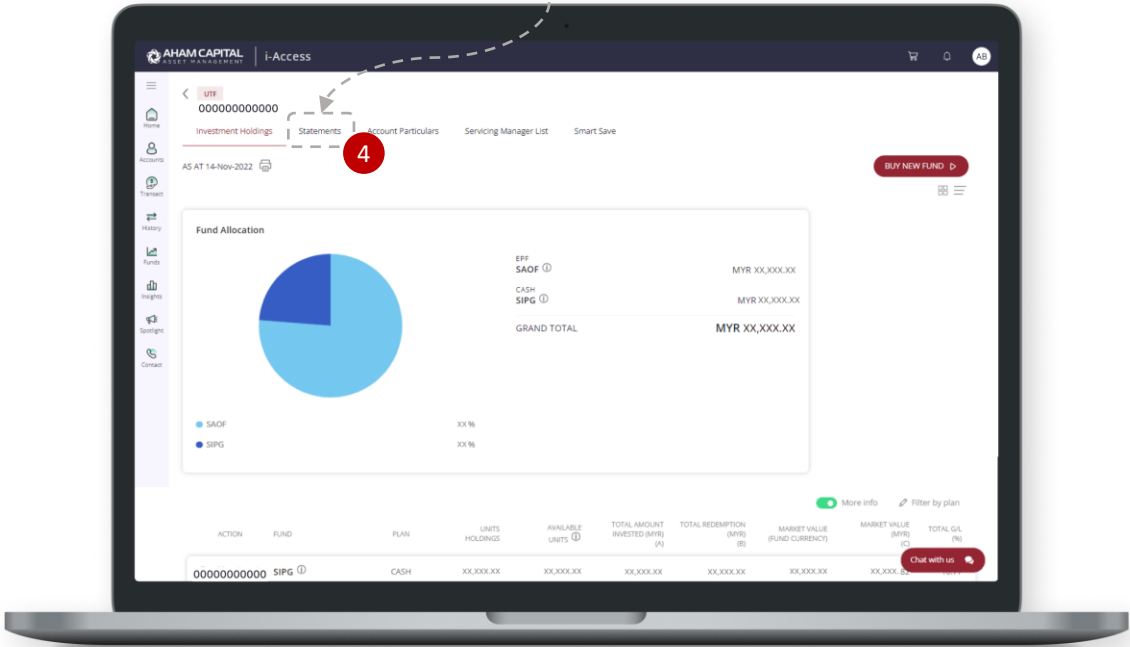
It will redirect you to My Accounts page and display all the accounts you have invested in. You may select the option to show return since first investment. Click on the account name to view.



# Retrieve e-Statement

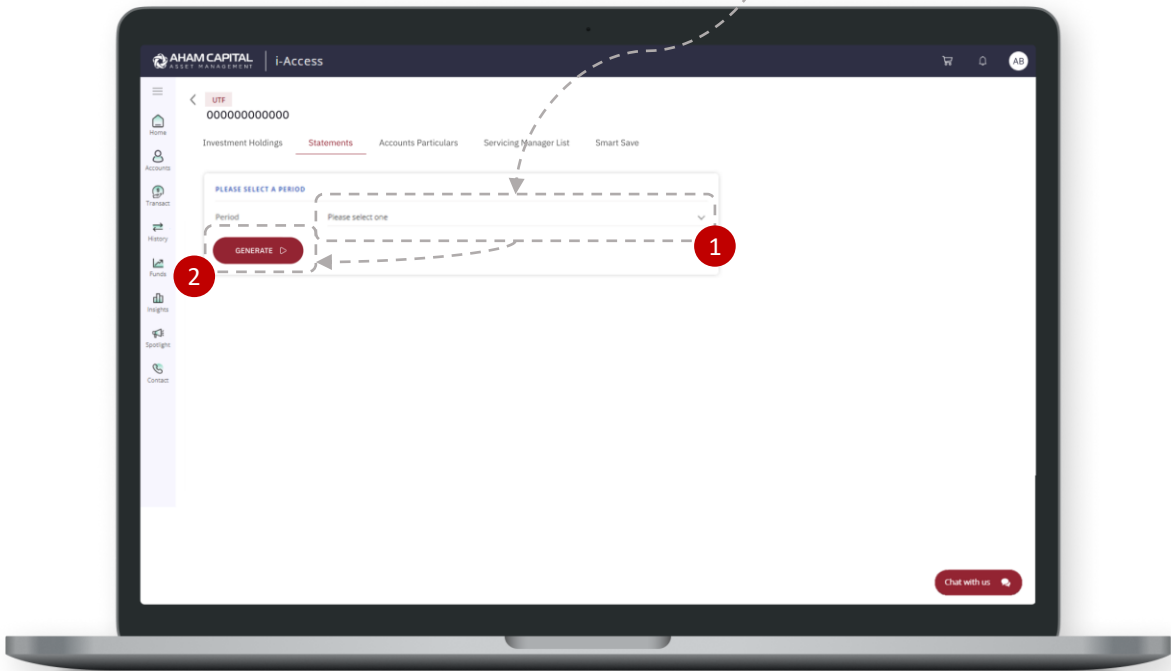
## Step 4:

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



## Step 5:

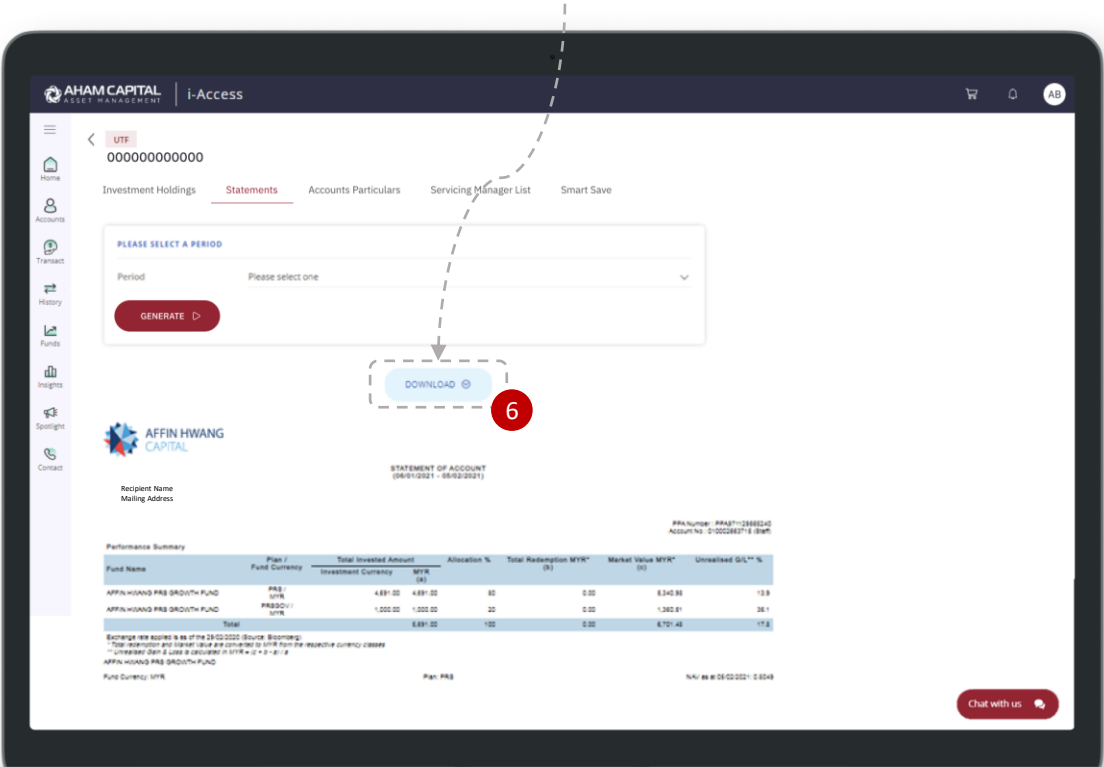
A drop down button will appear for you to select a period. It varies from the last 30 days to a customized time period. Click on the **GENERATE** button when selection is complete.



# Retrieve e-Statement

## Step 6:

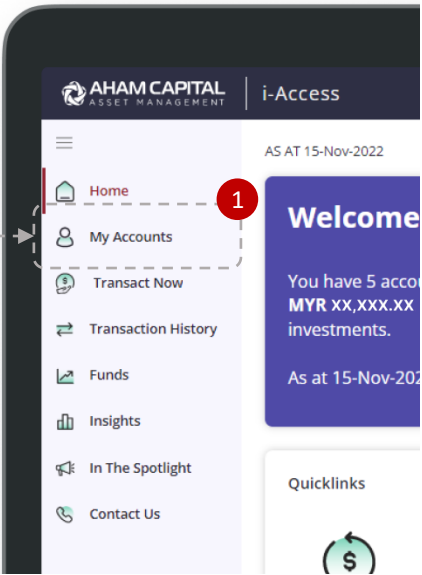
Your Statement of Account should appear below. Click on **Download** to download it on your PC or mobile in PDF format. Your e-Statement is now ready for print in hardcopy.



# Retrieve Transaction Advice, Tax Voucher, Income Distribution Letter

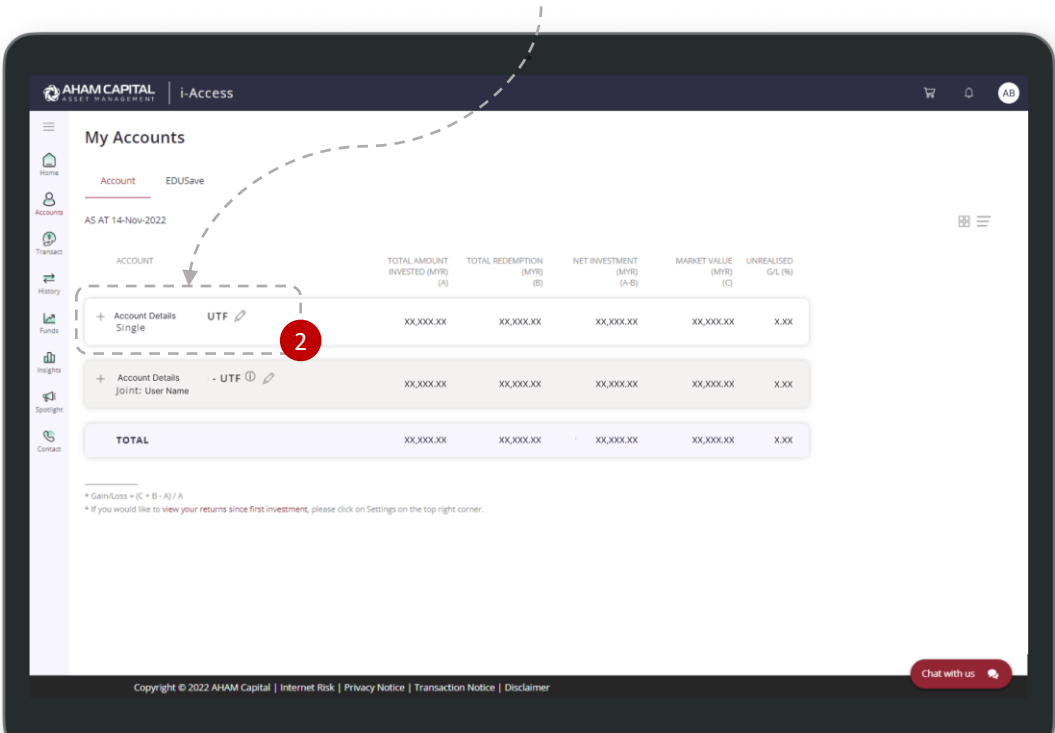
## Step 1:

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



## Step 2:

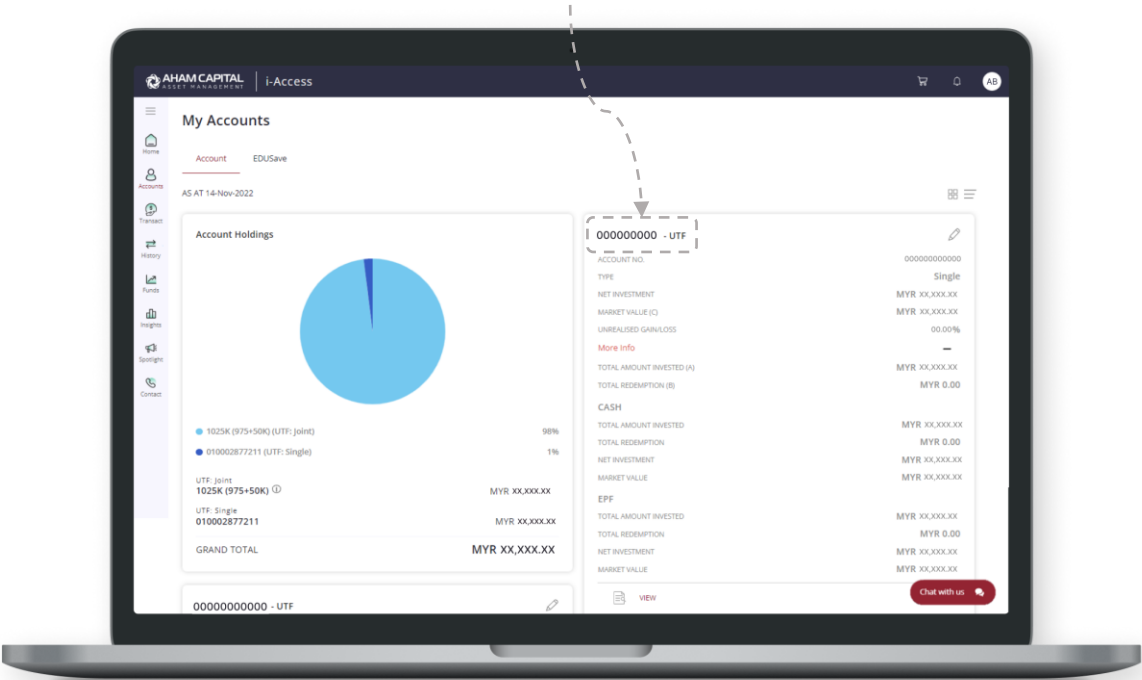
It will redirect you to My Accounts page and display all the accounts you have invested in. You may select the option to show return since first investment. Click on the account name to view.



# Retrieve Transaction Advice, Tax Voucher, Income Distribution Letter

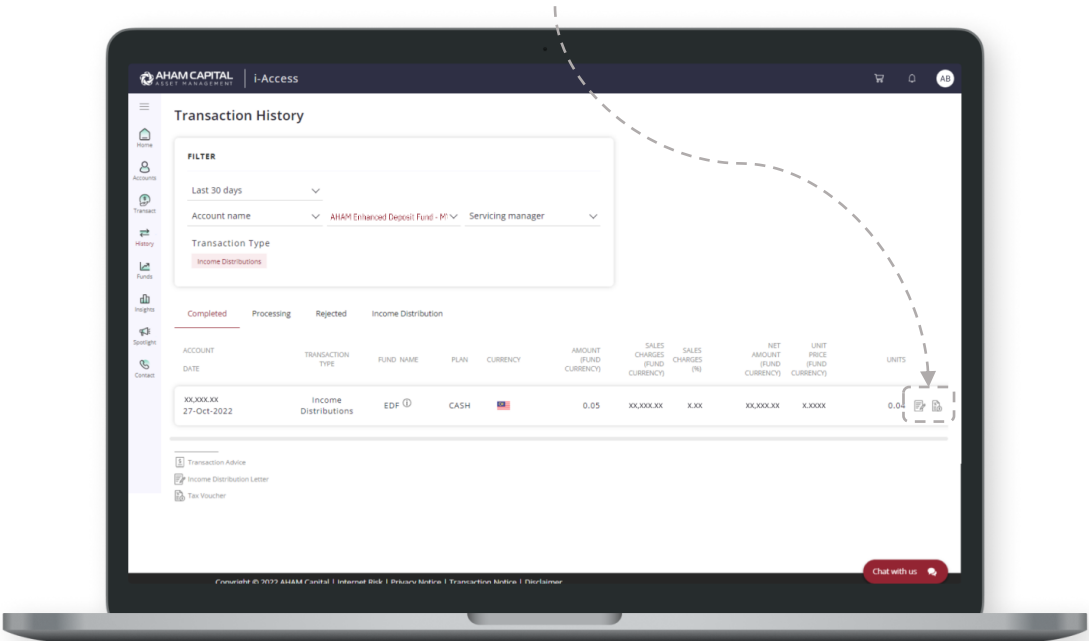
## Step 3:

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



## Step 4:

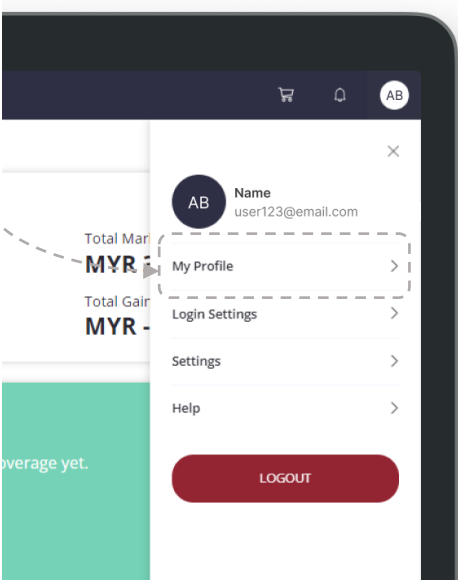
Scroll down the page to the Transaction History section. Each Transaction Advice/ Tax Voucher/ Income Distribution Letter can be found under the particular transaction type done.



# Register New Bank Account

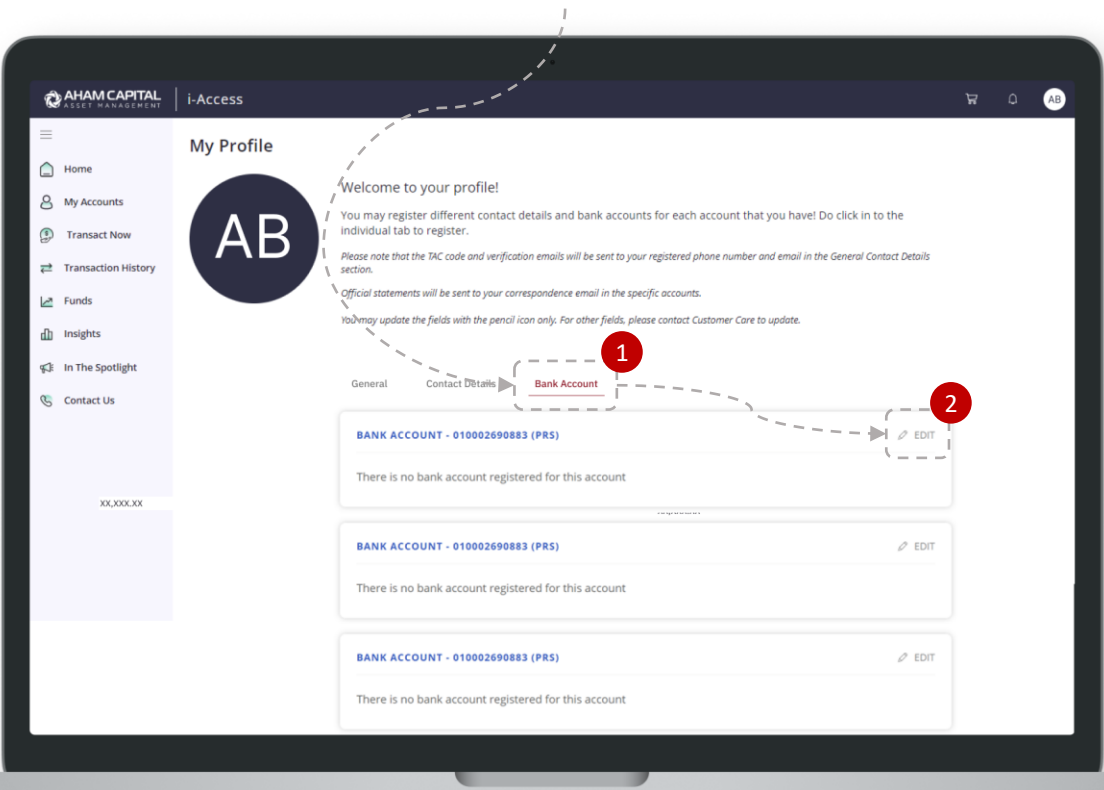
## Step 1:

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.

GeneralContact DetailsBank Account

BANK ACCOUNT - XXXXXXXX

3

+ BANK ACCOUNT

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	

4

☐ Apply the same to my other accounts

☐ XXXXXXXXXXXX (UTF)

BANK ACCOUNT - XXXXXXXXXXXX (UTF)

There is no bank account registered for this account

5

UPDATE ▶

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

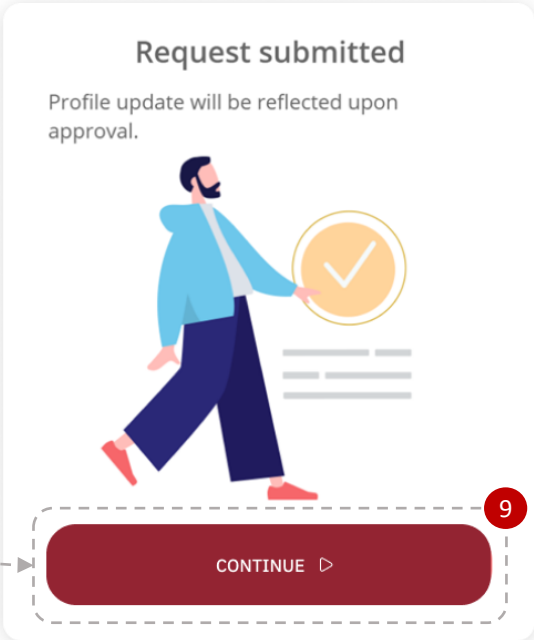
PROCEED ▶

CANCEL ✕

# Register New Bank Account

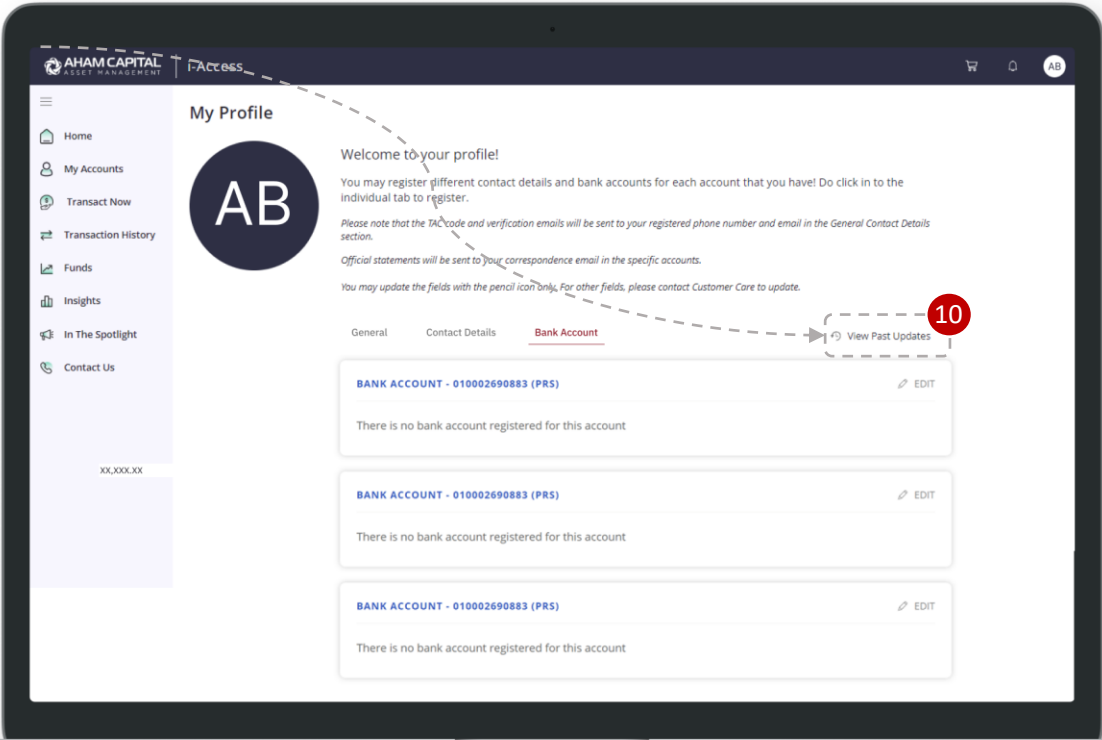
## Step 9:

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



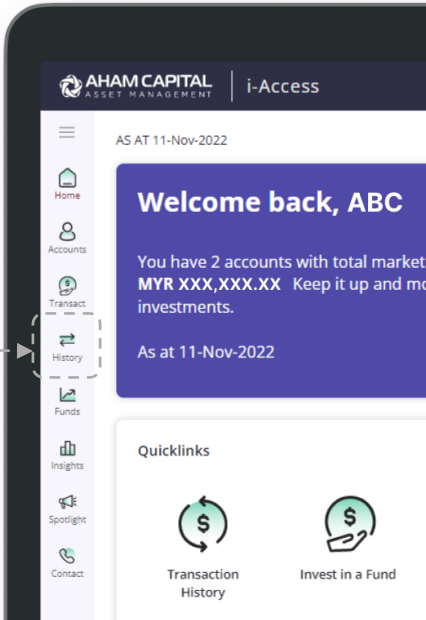
## Step 10:

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

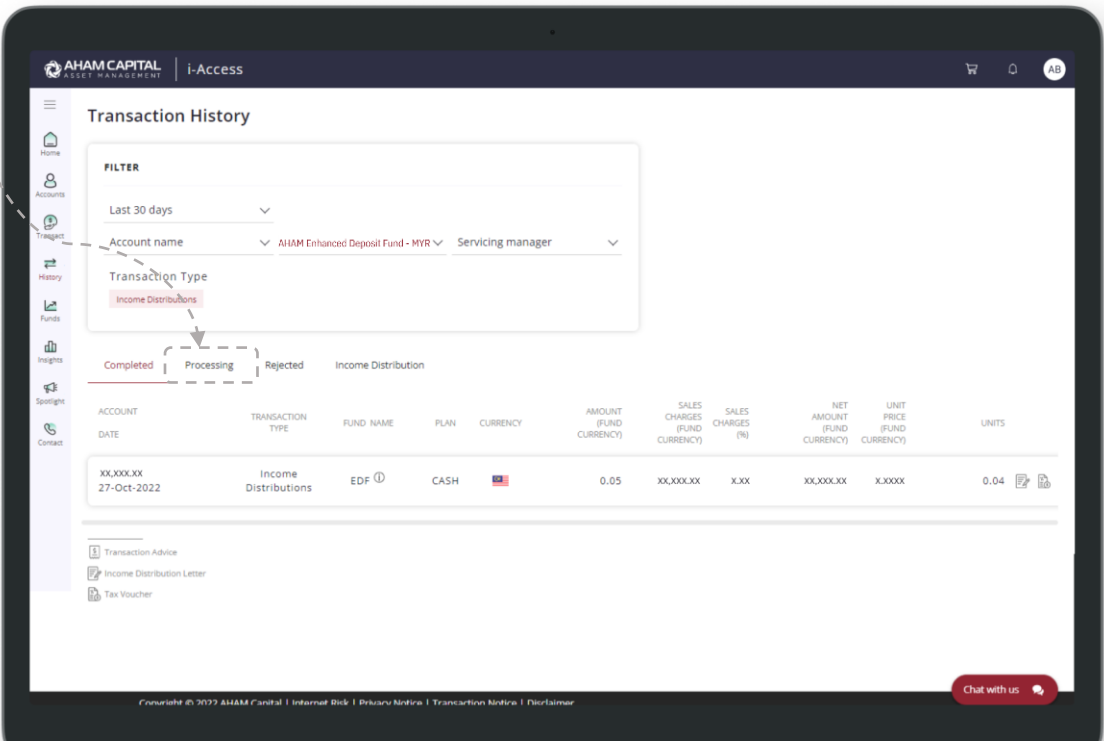


# Transaction Status

**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

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- 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

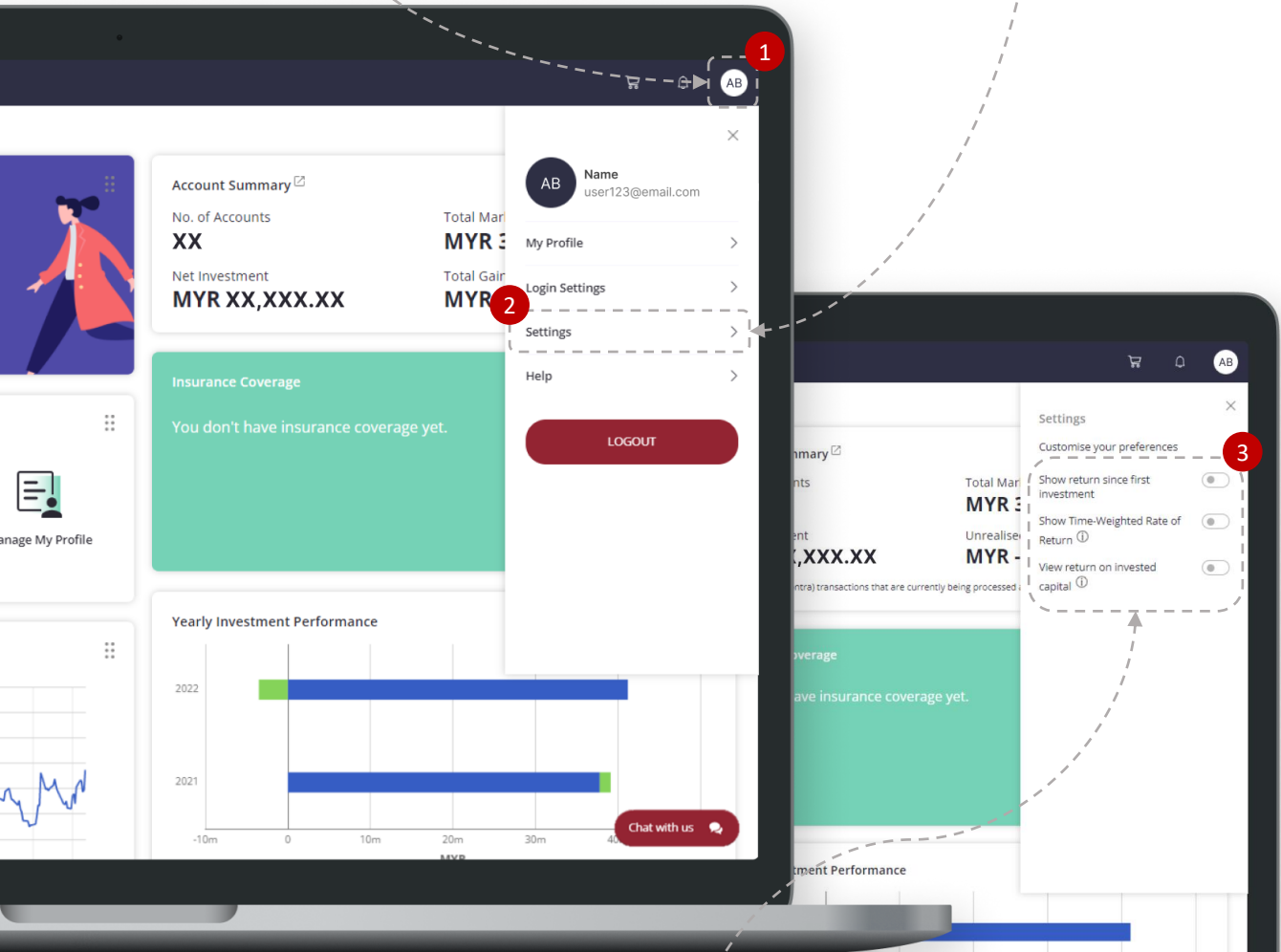
# How to Change Your Return Settings

## Step 1:

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

## Step 2:

Click on **Settings**.



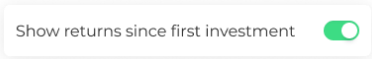
## Step 3:

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

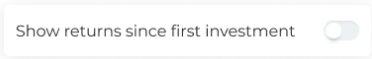
1. The “**View returns since first investment**” option affects how your returns are calculated.

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.

Account Summary	
No. of Accounts	Total Market Value
3	MYR
Net Investment	Gain/Loss
MYR	MYR

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

Account Name	
ACCOUNT NO.	#####
TYPE	Single
NET INVESTMENT (A-B)	MYR
MARKET VALUE (C)	MYR
GAIN/LOSS	1.45%
More Info	-
TOTAL AMOUNT INVESTED (A)	MYR
TOTAL REDEMPTION (B)	MYR
PRS	
TOTAL AMOUNT INVESTED	MYR
TOTAL REDEMPTION	MYR
NET INVESTMENT	MYR
MARKET VALUE	MYR
VIEW	

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

Fund Name	
PLAN	
CHANNEL	AHAM
CURRENCY	MYR
FIRST INVESTMENT DATE	
CURRENT PRICE	MYR
UNIT HOLDINGS	
MARKET VALUE	MYR
TOTAL GAIN/LOSS	1.52%
More Info	-
AVAILABLE UNITS	
TOTAL AMOUNT INVESTED	MYR
TOTAL REDEMPTION	MYR
MARKET VALUE (FUND CURRENCY)	MYR
VIEW TOP-UP SWITCH	

# 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**  
= [(Market Value + Redemptions)/(Total Amount Invested)] - 1  
= [(RM17,500 + RM2,200) / (RM2,000 + RM10,000 + RM5,000)] - 1  
= **15.88%**

View returns since first investment is **OFF**

- Return as at 31/12/2020**  
= [RM12,500 / (RM10,000 + RM5,000)] - 1  
= **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 = [Net Earnings / 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

CURRENCY

FIRST INVESTMENT DATE

CURRENT PRICE

UNIT HOLDINGS

MARKET VALUE

UNREALISED GAIN/LOSS

TWRR

More Info

AVAILABLE UNITS ⓘ

TOTAL AMOUNT INVESTED

TOTAL REDEMPTION

MARKET VALUE (FUND CURRENCY)

AHAM

19-Mar-2021

MYR

MYR

1.52%

2.22%

—

MYR

MYR

MYR

VIEW

TOP-UP

SWITCH

### OFF (Simple Return)

Affin Hwang

PLAN

CHANNEL

CURRENCY

FIRST INVESTMENT DATE

CURRENT PRICE

UNIT HOLDINGS

MARKET VALUE

UNREALISED GAIN/LOSS

More Info

AVAILABLE UNITS ⓘ

TOTAL AMOUNT INVESTED

TOTAL REDEMPTION

MARKET VALUE (FUND CURRENCY)

AHAM

19-Mar-2021

MYR

MYR

1.52%

—

MYR

MYR

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

OFF (Simple Return)

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

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

### Calculating Simple Return

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

Account Summary	
No. of Accounts	Total Market Value
3	MYR
Net Investment	Gain/Loss
MYR	MYR

b) My Accounts Page

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

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

Account Name	
ACCOUNT NO.	#####
TYPE	Single
NET INVESTMENT (A-B)	MYR
MARKET VALUE (C)	MYR
GAIN/LOSS	1.45%
More Info	
TOTAL AMOUNT INVESTED (A)	MYR
TOTAL REDEMPTION (B)	MYR
PRS	MYR
TOTAL AMOUNT INVESTED	MYR
TOTAL REDEMPTION	MYR
NET INVESTMENT	MYR
MARKET VALUE	MYR
VIEW	

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)

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

## 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.  
Operating Hours: Monday - Friday, 8:45am - 5.30pm (Closed on Public Holiday)

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