

# PRODUCT HIGHLIGHTS SHEET

for

## AHAM Select Asia Pacific (ex Japan) Dividend Fund

Date of issuance: 20 November 2024

### RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors and/or authorized committee and/or persons approved by the Board of AHAM Asset Management Berhad 199701014290 (429786-T) and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omissions of other facts which would make any statement in the Product Highlights Sheet false or misleading.

### STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of the AHAM Select Asia Pacific (ex Japan) Dividend Fund (“the Fund”) and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

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

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



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

This Product Highlights Sheet only highlights the key features and risks of this Fund. Investors are advised to request, read and understand the Prospectus of the Fund before deciding to invest.

## PRODUCT HIGHLIGHTS SHEET

### AHAM Select Asia Pacific (ex Japan) Dividend Fund

#### BRIEF INFORMATION ON THE PRODUCT

##### 1. What is this product about?

AHAM Select Asia Pacific (ex Japan) Dividend Fund is an open-ended growth and income fund, issued and managed in-house by the Manager.

The Fund's investment objective is to endeavour to provide investors with regular income and capital growth over the medium to long-term period.

#### PRODUCT SUITABILITY

##### 2. Who is this product suitable for?

The Fund is designed for retail investors who seek medium to long-term capital growth, regular income distributions and have moderate risk tolerance.

#### KEY PRODUCT FEATURES

##### 3. What am I investing in?

Classes	RM Class	SGD Hedged-class	EUR Class	USD Class	AUD Class	RMB Class	SGD Class	GBP Class
Launch date	8 December 2014		24 December 2018					
Tenure	This Fund is an open-ended fund where it does not have a fixed maturity date and may only be terminated in accordance with the terms of the Prospectus and the provisions of the Deed.							
Base currency	RM							
Benchmark	MSCI AC Asia Pacific ex Japan High Dividend Yield Index (Source: <a href="http://www.msci.com">http://www.msci.com</a> ) <i>The performance of the Fund is measured against the benchmark that is calculated in the currencies of the respective Classes. For example, RM term for its RM Class and SGD term for its SGD Hedged-class.</i> <i>The risk profile of the Fund is not the same as the risk profile of the performance benchmark.</i>							
Investment strategy	To achieve its objective, the Fund will be investing a minimum of 70% of its NAV in equities, while the remaining balance may be invested in fixed income instruments. The Fund will invest primarily in Asia Pacific (ex Japan) companies. The Fund may also invest up to 30% of its NAV in other regions including Japan. The Fund focuses on higher dividend-paying stocks and stocks with dividend-paying prospects. We adopt a bottom-up strategy where individual stock analysis forms the primary building blocks for portfolio construction. The Fund holds the option to invest in fixed income instruments such as debentures, money market instruments and deposits. In the selection of fixed income instruments, the Fund emphasizes on issuers with high credit worthiness. To achieve its objective, the Fund may invest in warrants as well as collective investment schemes that have similar investment objectives to the Fund. <b>Temporary Defensive Position</b> We hold the option to take temporary defensive positions that may be inconsistent with the Fund's principal strategy and asset allocation to protect the Fund against adverse market conditions that may impact financial markets. To manage the risk of the Fund, we may shift the Fund's focus and exposure to lower risk investments such as deposits or money market instruments.							

Classes	RM class	SGD Hedged-class	EUR class	USD class	AUD class	RMB class	SGD class	GBP class						
	<b>Derivative Investments for Hedging Purposes Only</b> Derivatives trades may be carried out for hedging purposes through financial instruments including, but not limited to, forward contracts, futures contracts and swaps. Futures and forward contracts are generally contracts between two parties to trade an asset at an agreed price on a pre-determined future date whereas swaps is an agreement to swap or exchange two financial instruments between two parties. The intention of hedging is to preserve the value of the asset from any adverse price movements. For example, to hedge against foreign currency exchange risk, the Fund may enter into a currency forward contract to offset any adverse foreign currency movements by determining an agreed rate for an agreed tenure with its counterparty. While the hedging transactions will assist with mitigating the potential foreign exchange losses by the Fund, any potential foreign exchange gains from the hedging strategy will be capped as well. The Fund adopts commitment approach to measure the Fund's global exposure to derivatives. The commitment approach is a methodology that aggregates the underlying market values or notional values of derivatives after taking into account the possible effects of netting and/or hedging arrangements. The Fund's global exposure from the derivatives position must not exceed 100% of NAV of the Fund at all times.													
<b>Asset allocation</b>	The Fund's asset allocation range are as follows:- <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th>Asset Class</th> <th>% NAV of the Fund</th> </tr> </thead> <tbody> <tr> <td>Equities</td> <td>70% to 100%</td> </tr> <tr> <td>Fixed income instruments*</td> <td>0% to 30%</td> </tr> </tbody> </table> *Government bonds, treasury bills, other government approved or guaranteed bonds and deposits with Financial Institutions.								Asset Class	% NAV of the Fund	Equities	70% to 100%	Fixed income instruments*	0% to 30%
Asset Class	% NAV of the Fund													
Equities	70% to 100%													
Fixed income instruments*	0% to 30%													
<b>Distribution policy</b>	The Fund will distribute income on a semi-annual basis (subject to income availability), after the end of its first financial year. At our discretion, the Fund may distribute (1) realised income, (2) realised capital gains, (3) unrealised income, (4) unrealised capital gains, (5) capital, or (6) a combination of any of the above.													
<b>Minimum initial investment*</b>	RM 1,000	SGD 5,000	EUR 5,000	USD 5,000	AUD 5,000	RMB 5,000	SGD 5,000	GBP 5,000						
<b>Minimum additional investment*</b>	RM 100	SGD 1,000	EUR 1,000	USD 1,000	AUD 1,000	RMB 1,000	SGD 1,000	GBP 1,000						
<b>Minimum repurchase amount*</b>	2,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units						
<b>Minimum holding of units*</b>	2,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units						

**Note: Please refer to the Prospectus for further details of the Fund.**

#### 4. Who am I investing with?

Relevant parties' information:

<b>The Manager</b>	AHAM Asset Management Berhad
<b>The Trustee</b>	Deutsche Trustees Malaysia Berhad

#### 5. What are the possible outcomes of my investment?

This is an equity fund that invests in domestic and foreign equities. The Fund's exposure into foreign equities will be focused within the Asia Pacific (ex Japan) companies. The performance of the Fund would be dependent on the Asia Pacific (ex Japan) equity markets that are investable by the Fund. The Fund's performance is also reliant on the Manager's expertise in managing the Fund to meet its objective.

\* At our discretion, we may reduce the transaction value and Units, including for transactions made via digital channels, subject to terms and conditions disclosed in the respective channels.

The Fund's investment into equities and equity-linked instruments would to a great extent, to be linked to the price movements of the global equity markets, and the underlying assets of the collective investment schemes. If the equities that are investable by the Fund performs well, the Fund's performance may reflect the same. However, should the local and foreign equities that are investable by the Fund perform poorly, the Fund's performance may also be impacted negatively.

Unlike fixed deposits which generally provide a guarantee on capital invested and a fixed rate of return, the Fund's does not provide a guarantee on capital contributed nor does it guarantee a fixed rate of return.

Due to investments in equities, the Manager expects the Fund to yield incidental growth in capital.

## KEY RISKS

### 6. What are the key risks associated with this product?

#### General risks

- **Fund management risk** – This risk refers to the day-to-day management of the Fund by the Manager which will impact the performance of the Fund. For example, investment decisions undertaken by the Manager as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the Deed, relevant law or guidelines due to factors such as human error, fraud, dishonesty or weaknesses in operational process and systems, may adversely affect the performance of the Fund.
- **Inflation risk** – This is the risk that your investment in the Fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce your purchasing power even though the value of the investment in monetary terms has increased.
- **Liquidity risk** – Liquidity risk refers to two scenarios. The first is where an investment cannot be sold due to unavailability of a buyer for that investment. The second scenario exists where the investment, by its nature, is thinly traded. This will have the effect of causing the investment to be sold below its fair value which would adversely affect the NAV of the Fund and subsequently the value of Unit Holders' investments in the Fund.
- **Loan / financing risk** – This risk occurs when you take a loan/financing to finance your investment. The inherent risk of investing with borrowed/financed money includes you being unable to service the loan/financing repayments. In the event Units are used as collateral, you may be required to top-up your existing instalment if the prices of Units fall below a certain level due to market conditions. Failing which, the Units may be sold at a lower NAV per Unit as compared to the NAV per Unit at the point of purchase towards settling the loan/financing.
- **Operational risk** – This risk refers to the possibility of a breakdown in the Manager's internal controls and policies. The breakdown may be a result of human error, system failure or fraud where employees of the Manager collude with one another. This risk may cause monetary loss and/or inconvenience to you. The Manager will regularly review its internal policies and system capability to mitigate instances of this risk. Additionally, the Manager maintains a strict segregation of duties to mitigate instances of fraudulent practices amongst employees of the Manager.
- **Suspension of repurchase request risk** – Having considered the best interests of Unit Holders, the repurchase requests by the Unit Holders may be subject to suspension due to exceptional circumstances, where the market value or fair value of a material portion of the Fund's assets cannot be determined. In such case, Unit Holders will not be able to redeem their Units and will be compelled to remain invested in the Fund for a longer period of time. Hence, their investments will continue to be subject to the risks inherent to the Fund.

#### Specific risks

- **Stock specific risk** – Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stock will adversely affect the Fund's NAV.
- **Warrants investment risk** – The value of the warrants will depend on the pricing of the underlying security whereby the growth and performance prospect of the underlying security would consequentially affect the value of the warrants. In addition, the value of the warrants may decrease exponentially as the warrants approach its maturity date and the potential gains from a favourable price movement of the underlying may be offset by aggressive time decay. We may consider unwinding these warrants if there are material adverse changes to its value with the aim to mitigate the risk.
- **Currency risk** – As the investments of the Fund may be denominated in currencies other than the Base Currency, any fluctuation in the exchange rate between the Base Currency and the currencies in which the investments are denominated may have an impact on the value of these investments. You should be aware that if the currencies in which the investments are denominated depreciate against the Base Currency, this will have an adverse effect on the NAV of the Fund in the Base Currency and vice versa. You should also note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.

#### *Currency risk at the Class level*

The impact of the exchange rate movement between the Base Currency and the currency of the Class (other than RM Class) may result in a depreciation of your holdings as expressed in the Base Currency.

*Currency risk at the Hedged-class level*

Currency hedging reduces the effect of exchange rate movements for the Hedged-class, but it does not entirely eliminate currency risk between the Hedged-class and the Base Currency (not a perfect hedge). Hence, the unhedged portion of the respective Hedged-class will still be affected by the exchange rate movements and it may cause fluctuations of NAV of the respective Hedged-class. You should note, however, that if the exchange rate moves favourably, the Hedged-class will not benefit from any upside in currency movement due to the hedging strategy. In addition, hedging is subject to a minimum investment size of entering into a forward contract and the cost of hedging which may affect returns of the respective Hedged-class.

- **Country risk** – Investments of the Fund in any countries may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in. For example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the Fund in those affected countries. This in turn may cause the NAV of the Fund or prices of Units to fall.
- **Distribution out of capital risk** – The Fund may distribute income out of capital. Such capital distributions represent a return or withdrawal of part of the amount of your original investment and/or capital gains attributable to the original investment and will result in a reduction in the NAV per Unit of the Classes and reduce the capital available for future investment and capital growth. Future capital growth may therefore be constrained.

**Note: Please refer to the Prospectus for further details on the general and specific risks.**

It is important to note that events affecting the investments cannot always be foreseen. Therefore, it is not possible to protect investments against all risks. You are recommended to read the whole Prospectus to assess the risks associated with the Fund. If necessary, you should consult your professional adviser(s) for a better understanding of the risks.

**PERFORMANCE**
**Average Total Return (RM Class)**

	1 Year (1/9/23 - 31/8/24)	3 Years (1/9/21 - 31/8/24)	5 Years (1/9/19 - 31/8/24)	Since Commencement (29/12/14 - 31/8/24)
<b>RM Class</b>	2.92%	-6.62%	3.35%	5.11%
Benchmark	7.69%	1.60%	2.71%	1.79%

Source: Bloomberg

**Average Total Return (other classes)**

	1 Year (1/9/23 - 31/8/24)	3 Years (1/9/21 - 31/8/24)	5 Years (1/9/19 - 31/8/24)	Since Commencement (25/12/18 - 31/8/24)
<b>AUD Class</b>	4.96%	-5.69%	2.57%	4.80%
Benchmark	10.74%	2.96%	2.13%	2.70%
<b>EUR Class</b>	8.59%	-5.88%	2.77%	4.62%
Benchmark	13.46%	2.54%	2.11%	2.52%
<b>USD Class</b>	10.49%	-7.82%	2.80%	4.01%
Benchmark	15.67%	0.30%	2.22%	1.94%
<b>RMB Class</b>	7.32%	-4.97%	2.69%	4.48%
Benchmark	12.63%	3.49%	2.02%	2.43%
<b>GBP Class</b>	6.09%	-6.46%	1.21%	3.31%
Benchmark	11.65%	1.89%	0.70%	1.39%
<b>SGD Class</b>	6.42%	-8.79%	1.51%	3.08%
Benchmark	11.68%	-0.68%	0.97%	1.03%

Source: Bloomberg

**Annual Total Return for Financial Year Ended 31 August**

Financial Year End ("FYE")	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
<b>RM Class</b>	2.92%	-2.19%	-19.12%	13.66%	27.42%	-1.40%	3.63%	19.33%	8.45%	3.90%
Benchmark	7.69%	6.24%	-8.32%	14.12%	-4.49%	-6.49%	-6.95%	19.23%	2.33%	-2.21%
<b>AUD Class</b>	4.96%	1.44%	-21.23%	14.51%	18.26%	14.98%*	N/A			
Benchmark	10.74%	8.64%	-9.26%	15.65%	-11.97%	4.67%*				
<b>EUR Class</b>	8.59%	-13.03%	-11.72%	15.19%	19.40%	12.76%*				
Benchmark	13.46%	-4.90%	-0.07%	15.75%	-11.04%	3.77%*				
<b>USD Class</b>	10.49%	-5.60%	-24.92%	13.94%	28.69%	8.94%*				

Financial Year End ("FYE")	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Benchmark	15.67%	2.52%	-14.91%	14.42%	-3.30%	-0.07%*				
<b>RMB Class</b>	7.32%	-0.58%	-19.57%	7.30%	24.03%	12.34%*				
Benchmark	12.63%	8.19%	-9.04%	7.80%	-7.52%	3.70%*				
<b>GBP Class</b>	6.09%	-12.39%	-11.97%	10.01%	18.01%	13.28%*				
Benchmark	11.65%	-5.88%	0.66%	11.31%	-12.06%	4.46%*				
<b>SGD Class</b>	6.42%	-8.43%	-22.16%	12.78%	25.99%	10.26%*				
Benchmark	11.68%	-0.72%	-11.65%	13.15%	-5.30%	1.00%*				

Source: Bloomberg

\* Since Commencement 25 December 2018 to FYE 31 August 2019.

Effective 8 December 2015, the Fund's benchmark was changed from Dow Jones Asia / Pacific Select Dividend 30 Index to MSCI AC Asia Pacific ex Japan High Dividend Yield Index which is reflective of the investment strategy of the Fund.

#### RM Class

For the period 1 September 2023 to 31 August 2024, the Fund registered a 2.92% return compared to the benchmark return of 7.69%. Since commencement, the Fund has registered a cumulative return of 62.01% compared to the benchmark cumulative return of 18.70%, outperforming by 43.31%.

#### AUD Class

For the period 1 September 2023 to 31 August 2024, the Fund registered a 4.96% return compared to the benchmark return of 10.74%. Since commencement, the Fund has registered a cumulative return of 30.59% compared to the benchmark cumulative return of 16.32%, outperforming by 14.27%.

#### EUR Class

For the period 1 September 2023 to 31 August 2024, the Fund registered a 8.59% return compared to the benchmark return of 13.46%. Since commencement, the Fund has registered a cumulative return of 29.30% compared to the benchmark cumulative return of 15.20%, outperforming by 14.10%.

#### USD Class

For the period 1 September 2023 to 31 August 2024, the Fund registered a 10.49% return compared to the benchmark return of 15.67%. Since commencement, the Fund has registered a cumulative return of 25.09% compared to the benchmark cumulative return of 11.57%, outperforming by 13.52%.

#### RMB Class

For the period 1 September 2023 to 31 August 2024, the Fund registered a 7.32% return compared to the benchmark return of 12.63%. Since commencement, the Fund has registered a cumulative return of 28.29% compared to the benchmark cumulative return of 14.60%, outperforming by 13.69%.

#### GBP Class

For the period 1 September 2023 to 31 August 2024, the Fund registered a 6.09% return compared to the benchmark return of 11.65%. Since commencement, the Fund has registered a cumulative return of 20.33% compared to the benchmark cumulative return of 8.15%, outperforming by 12.18%.

#### SGD Class

For the period 1 September 2023 to 31 August 2024, the Fund registered a 6.42% return compared to the benchmark return of 11.68%. Since commencement, the Fund has registered a cumulative return of 18.84% compared to the benchmark cumulative return of 6.03%, outperforming by 12.81%.

#### Basic of calculation and assumption made in calculating the returns:

The performance figures are a comparison of the growth/decline in NAV for the stipulated period taking into account all the distribution payable (if any) during the stipulated period.

An illustration of the above would be as follow:-

Capital return = NAV per Unit end / NAV per Unit begin – 1

Income return = Income distribution per Unit / NAV per Unit ex-date

Total return = (1+Capital return) x (1+Income return) – 1

#### **Income Distribution**

Financial Year End	31 August 2024	31 August 2023	31 August 2022
<b>RM Class</b>			
Gross distribution per Unit (sen)	3.00	1.30	1.60
Net distribution per Unit (sen)	3.00	1.30	1.60
<b>AUD Class</b>			

Financial Year End	31 August 2024	31 August 2023	31 August 2022
Gross distribution per Unit (sen)	2.80	1.20	0.80
Net distribution per Unit (sen)	2.80	1.20	0.80
<b>EUR Class</b>			
Gross distribution per Unit (sen)	2.80	1.25	0.80
Net distribution per Unit (sen)	2.80	1.25	0.80
<b>USD Class</b>			
Gross distribution per Unit (sen)	2.65	1.15	0.80
Net distribution per Unit (sen)	2.65	1.15	0.80
<b>RMB Class</b>			
Gross distribution per Unit (sen)	2.80	1.20	0.45
Net distribution per Unit (sen)	2.80	1.20	0.45
<b>GBP Class</b>			
Gross distribution per Unit (sen)	2.70	1.20	0.80
Net distribution per Unit (sen)	2.70	1.20	0.80
<b>SGD Class</b>			
Gross distribution per Unit (sen)	2.65	1.15	0.80
Net distribution per Unit (sen)	2.65	1.15	0.80

Distribution will be made in the form of cash as well as Units in lieu of cash, if any.

#### Portfolio Turnover Ratio (PTR)

Financial Year End	31 August 2024	31 August 2023	31 August 2022
PTR (times)	3.47	2.42	2.41

The Fund's PTR was higher than previous year due to lower average NAV of the Fund during the financial year

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

### FEES & CHARGES

#### 7. What are the fees and charges involved?

There are fees and charges involved and you are advised to consider them before contributing to the Fund.

#### What will I be charged by the Manager?

<b>Sales charge</b>	Up to 5.50%* of the NAV per Unit of each Class. *Investors may negotiate for a lower charge. The Sales Charge for investors purchasing Units through the EMIS shall be limited to a maximum charge of 3% of the NAV per Unit or as determined by the EPF.
<b>Repurchase charge</b>	There will be no Repurchase Charge levied on any repurchase of Units of the Fund.
<b>Switching fee</b>	The Manager does not impose any switching fee. However, if the amount of sales charge of the fund (or class) that the Unit Holder intends to switch into is higher than the sales charge imposed by the fund (or class) being switched from, then the difference in the sales charge between the two (2) funds (or classes) shall be borne by the Unit Holder.
<b>Transfer fee</b>	There will be no transfer fee imposed on the transfer facility.

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

<b>Management fee</b>	Up to 1.85% per annum of the NAV of the Fund and is calculated using the Base Currency (before deducting the management fee and trustee fee).
<b>Trustee fee</b>	Up to 0.06% per annum of the NAV of the Fund and is calculated using Base Currency (excluding foreign custodian fees and charges, if any) (before deducting the management fee and trustee fee).

**Note: Please refer to the Prospectus for further explanation and illustration on the Fund's fees, charges and expenses.**

**ALL FEES AND CHARGES PAYABLE BY YOU ARE SUBJECT TO ALL APPLICABLE TAXES AND / OR DUTIES AS MAY BE IMPOSED BY THE GOVERNMENT AND / OR THE RELEVANT AUTHORITIES FROM TIME TO TIME.**



## VALUATIONS AND EXITING FROM INVESTMENT

### 8. How often are valuations available?

The Fund will be valued on every Business Day and you may obtain the NAV and NAV per Unit of the Fund from our website at [www.aham.com.my](http://www.aham.com.my), our customer service via our toll free number 1-800-88-7080 or email to [customercare@aham.com.my](mailto:customercare@aham.com.my).

### 9. How can I exit from this investment and what are the risks and costs involved?

You may request to redeem your investments in the Fund at any point in time by completing the repurchase application form and returning it to us on any Business Day between 8.45 a.m. and 3.30 p.m. Payments will be made to you within seven (7) Business Days from the day the repurchase request is received by us and provided that all documentations are completed and verifiable.

If you invest through the EMIS, we will remit the repurchase proceeds to EPF for onward crediting to your EPF account. If you are above the age of fifty five (55) and invest through the EMIS, we will remit the repurchase proceeds to you directly.

## CONTACT INFORMATION

### 10. Who should I contact for further information or to lodge a complaint?

1. For internal dispute resolution, you may contact our customer service personnel:
 

(a) via phone to	:	03 – 2116 6000
(b) via toll free no.	:	1-800-88-7080
(c) via email to	:	<a href="mailto:customercare@aham.com.my">customercare@aham.com.my</a>
(d) via online complaint form available at	:	<a href="http://www.aham.com.my">www.aham.com.my</a>
(e) via letter to	:	AHAM Asset Management Berhad Ground Floor, Menara Boustead 69, Jalan Raja Chulan, 50200 Kuala Lumpur

Complaints should be made in writing with the following information:

- (a) particulars of the complainant which include name, correspondence address, contact number, e-mail address (if any) and other relevant information;
  - (b) circumstances of the non-compliance or improper conduct;
  - (c) parties alleged to be involved in the improper conduct; and
  - (d) other supporting documentary evidence (if any).
2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industries Dispute Resolution Centre (SIDREC):
 

(a) via phone to	:	03 - 2276 6969
(b) via fax to	:	03 - 2282 3855
(c) via email to	:	<a href="mailto:info@sidrec.com.my">info@sidrec.com.my</a>
(d) via letter to	:	Securities Industry Dispute Resolution Center (SIDREC) Level 25, Menara Takaful Malaysia No. 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur
  3. You can also direct your complaint to the SC even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Consumer & Investor Office:
 

(a) via phone to the Aduan Hotline at	:	03 – 6204 8999
(b) via fax to	:	03 – 6204 8991
(c) via e-mail to	:	<a href="mailto:aduan@seccom.com.my">aduan@seccom.com.my</a>
(d) via online complaint form available at <a href="http://www.sc.com.my">www.sc.com.my</a>	:	
(e) via letter to	:	Consumer & Investor Office Securities Commission Malaysia, No 3 Persiaran Bukit Kiara, Bukit Kiara, 50490 Kuala Lumpur
  4. Federal of Investment Managers Malaysia (FIMM)'s Complaints Bureau:
 

(a) via phone to	:	03 – 20923800
(b) via fax to	:	03 – 20932700
(c) via e-mail to	:	<a href="mailto:complaints@fimm.com.my">complaints@fimm.com.my</a>
(d) via online complaint form available at	:	<a href="http://www.fimm.com.my">www.fimm.com.my</a>
(e) via letter to	:	Legal, Secretarial & Regulatory Affairs Federal of Investment Managers Malaysia 19-06-1, 6th Floor Wisma Tune, No. 19, Lorong Dungun Damansara Heights, 50490 Kuala Lumpur



**APPENDIX: GLOSSARY**

<b>AUD</b>	Australian Dollar
<b>Base Currency</b>	Means the currency in which the Fund is denominated i.e. Ringgit Malaysia (RM)
<b>Bursa Malaysia</b>	Means the stock exchange operated by Bursa Malaysia Securities Berhad including such other name as it may be amended from time to time.
<b>Business Day</b>	Means a day on which Bursa Malaysia and/or one or more of the foreign markets in which the Fund is invested in are open for business/trading.
<b>Class(es)</b>	Means any class of Units representing similar interests in the assets of the Fund although a class of Units of the Fund may have different features from another class of Units of the same Fund.
<b>Deed</b>	Refers to the deed dated 1 July 2013, the supplemental deed dated 5 November 2014, the second supplemental deed dated 23 July 2018 and the third supplemental deed dated 21 September 2022, entered into between the Manager and the Trustee and includes any subsequent amendments and variations to the deed.
<b>EPF</b>	Employees Provident Fund.
<b>EMIS</b>	EPF Members' Investment Scheme.
<b>EUR</b>	Euro
<b>Financial Institution</b>	Means (a) if the Institution is in Malaysia – (i) licensed bank; (ii) licensed investment bank; or (iii) licensed Islamic bank; or (b) if the institution is outside Malaysia, any institution that is licensed, registered, approved or authorised by the relevant banking regulator to provide financial services.
<b>Fund</b>	Refers to AHAM Select Asia Pacific (ex Japan) Dividend Fund.
<b>GBP</b>	British Pound Sterling.
<b>Guidelines</b>	Means the Guidelines on Unit Trust Funds issued by the SC and as may be amended, substitute or replaced from time to time.
<b>Hedged-class</b>	Means a Class which aims to reduce the effect of exchange rate fluctuations between the Base Currency and currency of the Class to which Unit Holders are exposed to.
<b>licensed bank</b>	Means a bank licensed under the Financial Services Act 2013.
<b>licensed investment bank</b>	Means an investment bank licensed under the Financial Services Act 2013.
<b>licensed Islamic bank</b>	Means an Islamic bank licensed under the Islamic Financial Services Act 2013.
<b>the Manager/AHAM</b>	Refers to AHAM Asset Management Berhad.
<b>medium to long-term</b>	Means a period of three (3) years and above.
<b>Net Asset Value or NAV</b>	Means the value of all assets of the Fund less the value of all the liabilities of the Fund at a valuation point; where the Fund has more than one Class, there shall be a Net Asset Value of the Fund attributable to each Class.
<b>NAV per Unit</b>	Means the Net Asset Value of the Fund at a particular valuation point divided by the number of Units in Circulation at the same valuation point; where the Fund has more than one Class, there shall be a Net Asset value per Unit for each Class; the Net Asset Value per Unit of a Class at a particular valuation point shall be the Net Asset Value of the Fund attributable to that Class divided by the number of Units in circulation of that Class at the same valuation point.
<b>Prospectus</b>	Means the prospectus of the Fund and includes any supplemental or replacement prospectus, as the case may be.
<b>Repurchase Charge</b>	Means a charge imposed pursuant to a repurchase request.
<b>RM</b>	Ringgit Malaysia.
<b>RMB</b>	Renminbi.
<b>Sales Charge</b>	Means a charge imposed pursuant to a purchase request.
<b>SC</b>	Securities Commission Malaysia.
<b>SGD</b>	Singapore Dollar.
<b>Trustee</b>	Refers to Deutsche Trustees Malaysia Berhad
<b>Unit(s)</b>	Means an undivided share in the beneficial interest and/or right in the Fund and a measurement of the interest and/or right of a Unit Holder in the Fund and means a Unit of the Fund and if the Fund has more than one class, it means a Unit issued for each Class.
<b>Units in Circulation</b>	Means Units created and fully paid for and which have not been cancelled. It is also the total number of Units issued at a particular valuation point.
<b>Unit Holder(s), investor(s), you</b>	Means the person / corporation registered as the holder of a Unit or Units including persons jointly registered.
<b>USD</b>	United States Dollar.

Note: Reference to first person pronouns such as “we”, “us” or “our” in this Product Highlights Sheet means the Manager/AHAM.