

IMPORTANT NOTES - PLEASE READ

THE FOLLOWING TERMS AND CONDITIONS GOVERN THE CUSTOMER'S ACCESS AND THE USE OF WEBSITE AND MOBILE APPS ("THESE SERVICE") AS PROVIDED BY AMBANK (M) BERHAD [REGISTRATION NO.: 196901000166 (8515-D)] and AMBANK ISLAMIC BERHAD (REGISTRATION NO. 199401009897 (295576-U)).

BY ACCESSING AND/OR USING THE SERVICES, YOU AGREE TO LINK YOUR ASNB ACCOUNT(S) WITH THESE SERVICE AND BE BOUND BY THESE TERMS AND CONDITIONS WITHOUT LIMITATION OR QUALIFICATION ("TERM OF ACCESS"). IF YOU DO NOT ACCEPT ANY OR ALL OF THESE TERMS OF ACCESS, PLEASE IMMEDIATELY DISCONTINUE YOUR ACCESS AND/OR USE OF THE SERVICES BY DEREGISTERING FROM THESE SERVICE. YOUR CONTINUED ACCESS AND/OR USE OF THESE SERVICE WILL BE DEEMED AS YOUR ACCEPTANCE OF THE TERMS OF ACCESS AND ITS AMENDMENT THERETO.

1. INTERPRETATION

1.1. In these terms and conditions, the following words and expressions shall have the meanings set out hereunder unless the context otherwise requires:

"Applicable Law" means all relevant or applicable statutes, laws, rules, regulations, directives, notices and circulars;

"ASNB" means Amanah Saham Nasional Bhd [(Company No. 198301002944 (98127X))] a company incorporated in Malaysia under the Companies Act 2016 (formerly Companies Act, 1965), and having its registered office at 4th Floor, Balai PNB, 201-A, Jalan Tun Razak, 50400 Kuala Lumpur;

"ASNB Fund(s)" means any ASNB unit trust, investment fund, mutual fund or any other collective investment scheme authorized or recognized by SC (or deemed to be authorized or recognized under law) and distributed by or made available through the Bank from time to time;

"ASNB Investment Account" means the account on which the Customer maintains to have access to the products and services provided by the Bank;

"ASNB Fixed Price Fund(s)" refers to Amanah Saham Nasional Berhad's fixed price funds;

"ASNB Variable Priced Fund(s)" refers to Amanah Saham Nasional Berhad's variable priced funds;

"AmBank Group" refers to all the related corporations and associate corporations of the Bank whether incorporated inside or outside Malaysia, existing now or in the future and reference to 'AmBank Group' in this terms and conditions herein shall include all or any entity within the AmBank Group;

"Bank" means AmBank (M) Berhad [Registration No.: 196901000166 (8515-D)] and/or AmBank Islamic Berhad [Registration No.: 199401009897 (295576-U)], companies incorporated under the laws of Malaysia and having their registered address at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur;

"BNM" means the Bank Negara Malaysia or Central Bank of Malaysia;

"Business Day" means a day on which the Banks in Kuala Lumpur are open for business;

“**Cloud Services**” means the on-demand availability of computer system resources, especially data storage and computing resources (e.g., computing power, networks, servers, storage, applications, and services) provided by a Cloud Service Provider that can be rapidly provisioned and released with minimal management effort or service provider’s interaction.

“**Cloud Service Provider**” refers to a commercial organization that provides Cloud Services to our employee who uses and access the Cloud Services subscribed by ASNB.

“**Current Account and/or Saving Account**” refer to a non-interest bearing and/or interest bearing deposit account depending on the type of account held with the Bank;

“**Customer**” means any person or persons who access and operate(s) an ASNB Investment Account with the Bank;

“**CMSA**” means the Capital Market and Services Act 2007 issued by Securities Commission of Malaysia;

“**Cooling-Off Period**” shall have the meaning ascribed in Clause 4.7;

“**Deed**” means the deeds or master deeds for the respective Funds and any other supplemental deeds and master supplemental deeds that may be entered into between the Manager and the Trustee and registered with the SC.

“**Electronic Services**” shall have the meaning ascribed to it in Clause 7;

“**FIMM**” means Federation of Investment Managers Malaysia;

“**Fund(s)**” means any unit trust, investment fund, mutual fund or any other collective investment scheme authorized or recognized by SC (or deemed to be authorized or recognized under law) and distributed by or made available through the Bank from time to time and shall include money market fund;

“**Investment Account**” means the account on which the Customer opens and maintains to have access to the financial products and services provided by the Bank;

“**IP Rights**” shall have the meaning ascribed to it in Clause 7.4;

“**Manager**” means the manager and/or issuer of any Fund;

“**Net Asset Value**” means the value of all the fund’s assets less the value of all the fund’s liabilities at the valuation point. For the purpose of computing the annual management fee and annual trustee fee, the NAV of the fund should be inclusive of the management fee and trustee fee for the relevant day;

“**Officer**” means any officer or employee of the Bank;

“**Open-end Fund**” means any unit trust, investment fund, mutual fund or any other collective investment scheme authorized or recognized by SC (or deemed to be authorized or recognized under law) and distributed by or made available through the Bank without limited offer period unless notified by the Manager;

“**Order**” means any authorization, request, instruction or order (in whatever form and however sent) given or transmitted to the Bank by the Customer or which the Bank or an Officer reasonably believes to be the authorization, request, instruction or order of the Customer, and includes any authorization, request, instruction or order to revoke, ignore or vary any previous authorization, request, instruction or order;

“**Parties**” means the Bank and the Customer;

“**Personnel**” means the directors, officers, employees, servants, agents and employees of the Bank and/or its nominee;

“**SC**” means Securities Commission of Malaysia;

“**Services**” means ASNB services that are made available by AmBank Online Banking and/or Mobile Apps to its customers via Electronic Services;

“**SIDREC**” means Securities Industry Dispute Resolution Centre;

“**Third party provider**” shall refer to Novagni Analytics and Advisory Sdn Bhd, the company engaged by the Bank to provide the digital information pertaining to the Fund(s) available for online transaction through the Electronic services provided by AmBank Online Banking;

“**Transaction**” means any transaction effected under the Investment Account in respect to the subscription, switching, transferring and redemption applications of units in any Fund;

“**Unit**” means a share or unit in a Fund;

“**Person**” includes any individual, government, statutory body, business, firm, partnership, corporation or unincorporated body; and

“**PIDM**” means Perbadanan Insurans Deposit Malaysia.

2. TERMS OF ACCESS

- 2.1 This online transaction is only made available to the Bank customer and existing ASNB Unit Holder in any ASNB Fund(s). Investments can be made to 3rd party ASNB accounts;
- 2.2 The parent or legal guardian who is a Unit Holder and had opened a Minor Account (Akaun Bijak / Remaja) may use these Service to perform transactions subject to such limits and conditions as may be fixed or specified by ASNB from time to time at its absolute discretion;
- 2.3 You hereby declare that you have not been adjudicated a bankrupt person nor has there been any petition for bankruptcy(ies) filed against you or is there a judgment against you outstanding for more than thirty (30) days at the date herein;
- 2.4 You are aware and understand that the Bank is an Institutional Unit Trust Adviser (IUTA) for the distribution of unit trust funds issued by ASNB;
- 2.5 You understand and acknowledge that unit trust i.e. ASNB Funds are NOT deposits and are not protected by PIDM;
- 2.6 Any information given by the Bank is for reference only. The Bank and ASNB shall not be liable or responsible for the accuracy of the information so given unless the Bank is negligent or reckless in providing such information;
- 2.7 Nothing in the Bank's material (printed or digital) which contain information on relevant funds or investment reports may be construed by you as investment advice and/or as a recommendation and/or an opinion on the relevant fund or investment;
- 2.8 You have read and understand the content of the ASNB Master Prospectus, Supplementary Prospectus (if any) ("Prospectuses") as well as Product Highlight Sheets ("PHS"). A printed copy of the Prospectuses, PHS and ASNB application form can be obtained from any ASNB branches or ASNB agents. Before investing, please consider the risks of investing as well as the fees and charges involved. Unit prices and distribution payable, if any, may go down as well as up. Past performance of a fund should not be taken as indicative of its future performance;
- 2.9 The electronic Prospectuses and PHS are made available purely for informational and archiving purposes, though the fund may be closed. Click the below links to view the Prospectuses and PHS of each fund which is available in www.asnb.com.my;
- i. [Master Prospectus](#)
 - ii. [Supplementary Prospectus](#)
 - iii. [Prospectus ASN Imbang 3 Global](#)
 - iv. [Supplementary Prospectus ASN Imbang 3 Global](#)
 - v. [Prospectus of ASN Equity Global](#)
 - vi. [Prospectus of ASN Sukuk](#)
- 2.10 This online transaction is available to all ASNB Fund(s). The subscriptions are subject to the individual fund as provided in the deed of ASNB fund(s) as stipulated in the Prospectus.
- 2.11 Valuation of units for ASNB Variable Price Fund(s) is based on the Net Asset Value (NAV) of the funds and the information of the funds' NAV is available on ASNB website at www.asnb.com.my.

For sales charges relating to ASNB Variable Price funds via online channels, please [click/refer here](#).

- 2.12 All the investments made are based on your independent judgment and at your own risk. You are aware and agree that there are inherent risks in conducting online transactions through the internet and you are solely responsible for making your own assessment when accessing and using this website.;
- 2.13 Alternatively, in any other circumstances or event, you may opt to use other methods of transactions to perform subscription, redemption, transfer, switching, or any other non-financial transaction of ASNB Fund(s) at any ASNB branches and ASNB agents throughout Malaysia nationwide;
- 2.14 These services of financial transactions (Initial Investment & Subscription) are available from 4am to 9pm daily (Sunday to Saturday, inclusive of Public Holidays) and subject to the transaction cut-off time as stated below:
- For ASNB Fixed Price Fund, no cut off time applied. The transactions will be processed on the same business day
 - For ASNB Variable Historical Price Funds, any transactions after 4.00pm will be processed on next business day, otherwise will be processed on the same business day.
 - For ASNB Forward Price Funds, transactions will be updated within 2 business day (transactions before 4.00pm) or up to 3 business days (transaction after 4.00pm).

Services of non-financial transaction (balance enquiry) are available 24 hours a day, 7 days a week.

- 2.15 You undertake to ensure that the accurate ASNB account number and/or any applicable details in creating or adding the ASNB account on the Bank is keyed to perform any transaction using this website. The Bank and ASNB shall not be held liable for any errors or mistakes made by you in performing the transactions;
- 2.16 ASNB will complete your application upon receipt of payment from the Bank, subject to these terms and conditions and any other related terms and conditions related to the Bank. You may check the application status via the Bank and/or at the nearest ASNB branches and ASNB agents;
- 2.17 The reimbursement of any rejected application will only be undertaken by the Bank upon receipt of the refund payment from ASNB;
- 2.18 The Bank agrees the required information provided to ASNB will be in connection with the transaction performed only and for the purposes for ASNB to comply with its respective requirement under the law;
- 2.19 You agree that all details given are true and accurate and that the fund invested herein does not contravene the laws of Malaysia including but not limited to the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLATFPUAA 2001), Strategic Trades Act 2010 and Foreign Account Tax Compliance Act (a federal law of the United States). The Bank and ASNB reserve the right to terminate all relationship(s) with you if you are found to have breached and/or not in compliance with any laws, regulations, and rules on AMLATFPUAA 2001, Strategic Trades Act 2010 and Know Your Customer Policy of the Bank and ASNB.

SCOPE AND APPLICATION

- 3.1 The Bank is an ASNB agent distributor of the Funds and the terms and conditions herein and relevant notices which includes but is not limited to the Bank's notices on Internet Risk, Alternative Channels, Transaction Information and Suspension of Transaction shall apply to the provisions in relation to online transacting of Fund(s) in the Investment Account through the Electronic Services.
- 3.2 The Bank reserves the right to add, amend or vary any of these terms and conditions at any time and any additions, amendments or variations shall take effect and bind each Customer from such date as the Bank may prescribe provided that the Bank gives at least twenty-one (21) calendar days prior notice to the Customer. A Customer shall be deemed to have agreed to any addition, amendment and/or variation without reservation, whether or not the Customer gives the Bank any Orders subsequent to the said change in terms and conditions.
- 3.3 Any notice given by the Bank shall be posted in the Bank's official website at www.ambank.com.my or at any of AmBank Group's website.
- 3.4 In addition, the Bank reserves the right to add, amend or vary any of its general operating procedures, including but not limited to the important notes for transacting in the Fund(s), at any time.
- 3.5 The Customer shall be responsible for updating itself as to the Bank's prevailing charges and policies in relation to fees and the terms and conditions of the Fund(s) and services provided by the Bank.
- 3.6 The Customer represents and undertakes that:
- i. it has full capacity and authority to accept and agree to these terms and conditions, to open, maintain and/or continue to maintain the Investment Account(s) from time to time opened and/or maintained and/or continued to be maintained with the Bank; to give the Bank Orders and to enter into any Transactions contemplated thereon;
 - ii. it agrees to open, maintain and/or continue to maintain a transactional Current Account and/or Saving Account with the Bank so long as the Investment Account(s) remain active;
 - iii. no litigation, arbitration or administration proceeding against the Customer is current, pending or threatened to restrain the Customer's entry into or performance of the Customer's obligations herein;
 - iv. unless agreed by the Bank, no person other than the Customer has an interest in any investment account(s);
 - v. any Order placed or any dealing in the Investment Account(s) is solely and exclusively based on the Customer's own judgment and after its own independent appraisal and investigation into the risks associated with such Orders or dealings; and
 - vi. it agrees to furnish appropriate financial information and/or statements to the Bank, disclose any material changes of its financial position to the Bank and promptly furnish such other information concerning the Customer as the Bank may request.
- 3.7 The above representations and undertakings shall be deemed repeated whenever the Customer gives Orders to the Bank, enters into any transactions contemplated herein or whenever the Customer establishes a new Investment Account with the Bank.

4. FUND PROVISION

- 4.1 The Customer confirms that he or she is an individual of eighteen (18) years old and above.
- 4.2 The Customer may instruct the Bank to execute any Transaction by placing an Order with the Bank. Upon the receipt of such Order, the Bank shall execute the Transaction by placing an order with the relevant Manager. The Order becomes irrevocable immediately after the Bank has executed the Transaction by placing an order with the relevant Manager.
- 4.3 All Transactions are subject to the provisions of the respective Fund(s)' deeds, constitutional documents, information memorandum and prospectuses, which may from time to time be amended or supplemented and all applicable laws, guidelines, regulations and customs.
- 4.4 The Bank may provide the services of subscribing, switching, transferring or redeeming of the units in any of the Fund(s). The Bank may from time to time agree to act on the Customer's instructions for the holding, subscription, switching, transfer or redemption of units of the Fund(s), the processing of such transactions and the provision of the services.
- 4.5 In respect of any Transaction placed by the Customer, the price of any units, if provided upon or prior to the Customer placing an Order, is for reference purposes only and will not bind the Bank; the actual price will be the price determined in accordance with the Fund(s)' deeds, constitutional documents, information memorandum or prospectus governing those Fund(s). Any Order given for the execution of a Transaction is subject to the CMSA 2007, the Guidelines on Unit Trust Funds and the Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework issued by SC as well as guidelines, investment standard or rulings issued by the FIMM and other relevant legislation and regulations as may be amended from time to time.
- 4.6 To the fullest extent permitted by law, the Customer shall fully indemnify the Bank from and against any and all acts, omissions, claims, proceedings, demands, damages, costs and expenses (including taxes or other levies, interest, legal fees and other expenses) in connection with the matters arising from and in relation to Transaction or Fund(s) in respect of the Investment Account, other than those arising out of the Bank's wilful default.
- 4.7 The Cooling-off Period for the Fund is six (6) Business Days commencing from the date of purchase. A Cooling-off Right refers to the right of the Unit Holder to who is investing in any Variable Price Fund managed by ASNB for the first time, to obtain a refund of his investment if he so requests within the Cooling-Off Period. The Cooling-off Right, however, does not extend to a corporation or institution, the staff of ASNB persons registered with the body approved by the SC to deal in Unit trust funds. The refund for every Unit held by the Customer according to the exercise of the Cooling-Off Right shall be the sum of: (i) the NAV per Unit on the day the Units were first purchased; and (ii) the sales charge per Unit originally imposed on the day the Units were purchased. A qualified Customer who is investing in a particular Variable Price Fund(s) for the first time, has the right to request for a refund of his/her investment in the said Fund(s) during the cooling off period prescribed in each deed or prospectus of the relevant Fund(s) which in any case should not be fewer than six (6) business days (with "business days" being as per the definition of the same in the deed or prospectus) from the date of receipt of application and investment amount by the Manager ("Cooling-Off Period") provided always that such notice of withdrawal is received by the Bank no later than the relevant cut-off time (as may be specified by the Bank) on a dealing day within the Cooling-Off Period stated in the relevant deed or prospectus. All such request for a refund

shall be subject to Applicable Laws and the terms and conditions of the relevant Manager or Fund(s). The Customer shall be liable for any and all costs and expenses incurred by the Bank of which may be imposed by the relevant Manager or Fund(s) (whichever is applicable) in relation to any refund of investment and hereby authorizes the Bank to deduct all such costs and expenses from the refund proceeds due to the Customer as may be permitted under Applicable Laws.

5. RISKS

- 5.1 The Customer acknowledges that investments in Fund(s) are subject to investment risks and market risks, including possible loss of the principal amount invested. The Customer represents and warrants that the Customer understands and is fully aware of the risks involved in investing in the Fund(s).
- 5.2 In relation to investments into Fund(s), the Customer acknowledges that it has read or will obtain from either the Bank or the relevant Manager the up-to-date versions of the Prospectuses and PHS of the investment product or any materials supplied by the relevant Manager that might exist on the date of the Transaction and the date of the Order given by the Customer to the Bank prior to placing any Order with the Bank to subscribe for units in such Fund(s). The Customer acknowledges and agrees that the Bank shall bear no liability or responsibility whatsoever to the Customer for any error, misstatement or omission in any Prospectus or PHS or report or any other material prepared by or issued by Manager or wilful action or omission, default, fraud or negligence by the Manager or Fund(s).
- 5.3 The Bank accepts no responsibility and will bear no liability to the Customer for giving any recommendation or advice to the Customer as to whether to invest or not to invest in any Fund(s), or in connection with the performance of any Fund(s). The Customer acknowledges the desirability and importance of seeking independent financial or professional advice with respect to any dealings or investments in the Fund(s) or investment opportunities. The Customer acknowledges that any dealings or investments under the Investment Account in any such Fund(s) is solely and exclusively made by the Customer based on the Customer's own judgment and after the Customer's own independent appraisal and investigation into the risks associated with such dealings or investments having been made.

6. TRANSACTION LIMITS AND RESTRICTIONS

- 6.1 The Bank may, at any time, impose upon the Customer any position or Transaction limits, or Transaction restrictions. Such limits may include sizes for Transaction, specified times or procedures for communicating Order to the Bank or otherwise. Such limits may also be set by a regulatory, statutory or such other body governing the Transaction. In placing Order with the Bank, the Customer shall not exceed any limits or breach any restrictions, whether imposed by the Bank or any such body.
- 6.2 The Bank shall have the absolute discretion whether to accept and partially execute any Order to ensure that the relevant limit or restriction imposed is not breached or to entirely reject such Order.

ELECTRONIC SERVICES

- 7.1 The Bank may, from time to time, provide to the Customer Online Fund service (“Electronic Services”) for the purpose of:
- i. Viewing details or information relating to its Investment Account;
 - ii. Transmitting Order to the Bank for execution;
 - iii. Engaging in any other activities and/or services as the Bank may include as part of such Electronic Services from time to time;
 - iv. Having access to, including but not limited to Fund(s) information, performance and Fund Analytical Tool provided by a third party provider appointed by the Bank from time to time.
- 7.2 The Customer has the sole responsibility and shall be liable for the security and safe keeping of the Customer’s passwords, identification and other codes issued to the Customer by the Bank for the purpose of enabling the Customer to access the Electronic Services and the Investment Account.
- 7.3 The Customer agrees that Order placed via Electronic Services are placed at the Customer’s sole risk. The Customer shall be fully responsible and liable for any Order placed with the Bank through the use of the Electronic Services notwithstanding that such Order may have been given by a third (3rd) party with or without authority to give such Order on behalf of the Customer, and the Customer may not be able to amend or cancel its Order.
- 7.4 In utilizing the Electronic Services, the Customer agrees not to do anything that will violate, infringe, prejudice or in any way affect the Bank’s or any third party provider’s intellectual property rights (“IP Rights”) and shall take all necessary measures to preserve and protect these IP Rights. All IP Rights (whether by way of copyright or otherwise) in the information or reports available from or generated by the Electronic Services vest solely in and will remain the exclusive property of the Bank and/or the third party provider appointed by the Bank from time to time.
- 7.5 The Customer agrees that the risk of electronic instructions given by the Customer pursuant to this Terms and Conditions not being genuine or forged, fraudulent, ambiguous or erroneous lies solely with the Customer, and the Customer undertakes to keep the Bank and its Personnel fully indemnified against all loss incurred by the Bank or its Personnel arising out of anything done or omitted pursuant to the said electronic instruction given or purportedly given by the Customer or its authorized person. It is Customer’s responsibility to obtain independent professional advice in respect of any information and/or reports obtained via the Electronic Services, and to verify such information and/or reports. Neither the Bank nor the Personnel shall have any liability to the Customer incurring any loss, damage, cost, expense or claim whatsoever and howsoever caused or arising, including but not limited to:
- i. Any reliance by the Customer on any information and/or reports which are incomplete, inaccurate, corrupted, non-sequential, untrue or out-of-date, notwithstanding that such information and/or reports may or may not have been customized for the use of the Customer;
 - ii. The loss or unauthorized use of or access to the Electronic Services;
 - iii. Any delay, fault, failure or loss of access to, or unavailability of the Electronic Services for whatever reason (including but not limited to the failures of third party providers);
 - iv. Any non-performance, defective performance or late performance of the Electronic Services through any cause whatsoever, including errors due solely to malfunction of the Electronic Services or equipment, infrastructure or programs;

- v. Any telecommunication or interconnection defects, faults or problems, system crashes, software errors or defects, sabotage or unlawful access; or
 - vi. Any failure, downtime, crash, breakdown or malfunction of or defects or glitches in the Electronic Services.
- 7.6 In providing the Electronic Services to the Customer, the Bank may from time to time and without notice to the Customer:
- i. Amend, modify, suspend or terminate the operation of the Electronic Services;
 - ii. Suspend or terminate the Customer's access to or use of the Electronic Services, or deactivate the Investment Account and shall not be liable to the Customer for any Loss which may be suffered by the Customer consequent upon any of the above actions.
- 7.7 In addition, the Customer has read and understood that this Terms & Conditions are to be read together with:-
- i. the General Terms and Conditions of Accounts and Services which is available at URL link <https://www.ambank.com.my/ambank/SiteAssets/SitePages/simple/terms-and-conditions/TCAccountsAndServicesEng.pdf>;
 - ii. the AmBank Group General Terms and Conditions for AmBank Online Banking (for retail banking customers only) which is available at URL link <https://ambank.amonline.com.my/>; and
 - iii. any relevant terms and conditions governing any product, transaction and/or service provided by the Bank (collectively "General Terms and Conditions").
- 7.8 In the event of inconsistency between the General Terms and Conditions, this Terms & Conditions shall prevail in relation to the Investment Account.

8. FEES & PAYMENTS

- 8.1 All payments from the Customer to the Bank or from the Bank to the Customer shall be settled in the relevant currency of the fund(s) ("Fund Currency") which Units are being subscribed for or redeemed.
- 8.2 For subscription transaction, the Customer is to debit from its Transactional Current Account and/or Savings Account similar to the Fund Currency which Units are being subscribed.
- 8.3 Redemption proceeds received by the Bank will be credited in accordance to the Customer designated Current Account and/or Savings Account similar to the Fund Currency which Units are being redeemed.
- 8.4 The Customer agrees that all fees, charges and expenses disclosed in the Prospectus or PHS are expressed exclusive of any taxes including but not limited to sales and services tax, value added tax, consumption tax, indirect tax, services tax levies, duties or any other taxes as may be imposed by the Government of Malaysia from time to time (collectively) known as "Taxes". Accordingly, to the extent these Services provided are subject to any Taxes, the amount of Taxes payable on any related fees, charges and/or expenses will be payable by the Customer and/or the Fund(s) (as the case may be) in addition to the fees, charges and expenses disclosed in the Prospectus or Replacement Prospectus and PHS (if any).

- 8.5 The Customer agrees for a fee of RM1.00 per transaction is charged for ASNB Fixed Price Fund(s) or selected fund only;

9. PRIVACY POLICIES

- 9.1 The Customer acknowledges that he or she has accessed, read and understood the Privacy Notice of AmBank Group which is made available at <https://www.ambankgroup.com/eng/Pages/PrivacyNotice.aspx> and confirm his or her agreement to the same.
- 9.2 The Customer acknowledges and agrees that the Bank in providing the Electronic Services may disclose their personal information to other companies within AmBank Group for purposes of marketing of products and services as well as to SC.
- 9.3 The Customer agrees that the Bank may reveal details of his/her personal information such as name, NRIC number, relationship with the beneficiary, purposes of the transaction and source of fund ("Required Information") to ASNB and you have read and understood [ASNB's Privacy Notice](#).
- 9.4 The Customer acknowledges that ASNB may enter into agreement with any third-party service provider, locally or internationally, to provide Cloud Services and other services in relation to these services. In doing so, ASNB may be required to share Customer and third party's information with ASNB Cloud Service Provider for the purpose of performing their services and ASNB will ensure that the said service provider protects the confidentiality of the information and not to use it for any other purpose. By proceeding with these services, Customer and third party shall be further deemed to have given your consent for ASNB to use and disclose your information as mentioned in 9.3 to the Cloud Services provider subscribed by ASNB.

10. DISPUTE RESOLUTIONS

- 10.1 For internal dispute resolution, the Customer may contact
- i. the Bank via phone to 03-2178 8888 (Contact Centre). Complaints should include the following information:
 - a. Particulars of the Customer, Investment Account number, address, contact number and other relevant information;
 - b. Circumstances of the non-compliance or improper conduct;
 - c. Parties alleged to be involved in the improper conduct;
 - d. Other supporting documentary evidence (if any)
- 10.2 For ASNB Funds information, the Customer may contact ASNB Customer Service Centre:
- (a) Via phone to 03-7730 8899
 - (b) Via email to asnbcare@pnb.com.my
 - (c) Via letter to:
Amanah Saham Nasional Berhad
Customer Relations Department
UG, Balai PNB, 201-A, Jalan Tun Razak, 50400 Kuala Lumpur

- 10.3 If the Customer is dissatisfied with the outcome of the internal dispute resolution process, the Customer can refer its dispute to the SIDREC at the following:

Telephone Number: 03-22822280
Fax Number: 03-22823855
E-mail: info@sidrec.com.my
Letter to: **Securities Industry Dispute Resolution Center (SIDREC)**
Unit A-9-1, level 9, Tower A, Menara UOA Bangsar
No 5, Jalan Bangsar Utama 1
59000 Kuala Lumpur

- 10.4 The Customer can also direct its complaint to the SC even if after initiating a dispute resolution with SIDREC. To make a complaint, the Customer may contact SC's Investor Affairs & Complaints Department at the following:

Tel Number: 03-62048999
Fax Number: 03-62048991
Email: aduan@seccom.com.my
Online: www.sc.com.my
Letter to: **Consumer & Investor Office Securities Commission Malaysia**
No 3, Persiaran Bukit Kiara, Bukit Kiara
50900 Kuala Lumpur

- 10.5 The Customer can also direct its complaint to FIMM's Complaints Bureau at the following:

Telephone Number: 03-20923800
Email: complaints@fimm.com.my
Online: www.fimm.com.my
Letter to: **Legal, Secretariat & Regulatory Affairs
Federation of Investment Managers Malaysia**
19-06-1, 6th Floor, Wisma Tune
No 19, Lorong Dungun, Damansara Heights
50490 Kuala Lumpur

11. GOVERNING LAW AND JURISDICTION

- 11.1 These terms and conditions, the Investment Account, the relationship between the Customer and the Bank and ASNB and the rights and obligations contemplated thereunder, shall be governed by and be construed in accordance with the laws of Malaysia and the Customer agrees that any legal disputes shall be commenced and heard in courts in Kuala Lumpur.