

Wealth - NOTICES

Internet Risk

The Bank is committed to maintain high security measures to ensure information provided are secure, there are Internet communication risks beyond the Bank's control. Please note that communication over the internet subject to the common usual hazards of Internet communications, nor can it be guaranteed that this communication has not been the subject of unauthorized interception or modification. As a precaution, you should always make sure that your personal computer is secured and protected from unauthorized access, malware, virus and/or other internet security risks that may reveal your confidential information to a third party. You should also be wary of email scams and attachments that may attempt to steal information about and/or from you. The Bank's commitment to excellence extends to all segments of our business, especially our security systems. Keeping your information safe is our top priority. Please be reminded that the Bank does not, and will never request for sensitive/confidential information from our customers online or via e-mail, letters and phone calls/SMS/instant messages. You are advised to exercise caution when performing your online transactions and ensure that your PC and mobile devices are protected with an effective anti-virus/anti-malware software. You are also advised to clear the cache memory of the internet browser after each session

Investment Channels

Existing account holders can make their investment through various channels namely:

1. Online via AmBank Online (www.AmBank.com.my/eng/online-banking)
2. Contacting their servicing Relationship Manager or Personal Banker
3. Visiting the nearest AmBank branch

The relationship between the online provider and the management company

Please refer to the Investment Account Term and Conditions

The role played by the online provider in the transaction process

Please refer to the Investment Account Term and Conditions

Transaction Notice

If you have applied for units in the funds but the funds have yet to be issued or transferred to you before a supplementary prospectus or replacement prospectus has been delivered or registered by the Securities Commission, you will be given the opportunity to withdraw your application within 14 days

from the date of your receipt of notice of the registration of the supplementary prospectus or replacement prospectus. Application for units in the funds cannot be withdrawn where a supplementary prospectus or replacement prospectus has been registered after the issuance or transfer of units to you.

Please also refer Wealth Frequently Asked Question (FAQ) , Transactional section.

Processing of Application

- i. You may check “Transaction History” for transactions that have been processed.
- ii. The balance of your Unit Trust fund will be updated accordingly in the Wealth Summary page once your transaction has been processed.

Transaction processing times are shown below:

Transaction before cut-off time:	Processing complete after 2 business days.
Transaction after cut-off time:	Processing complete after 3 business days.

For further checking, please contact AmOnline customer care at 03-2173 6666 or email us at customercare@ambankgroup.com

Suspension of Transactions (This notice will be published as when required).

Fund Name: ABC Fund

Period of suspension: From DD/MM/YY to DD/MM/YY

Start offering: DD/MM/YY

Opening of Online Transaction Account

Please refer to the Wealth Frequently Asked Question (FAQ) , Opening Investment Account section.

Procedures on Redemption, Switching, Transfer

Please note that Unit Trust transactions through AmBank Online Banking currently do not allow online switching and transfer. However, applicants and/or existing account holders are able to exercise these rights by contacting the nearest branch of the Bank for the procedures.

Please also refer to the Wealth Frequently Asked Question (FAQ) , Transactional section.

Exercise of Cooling Off Right

Please refer to:

1. Investment Account Term and Conditions
2. Wealth Frequently Asked Question (FAQ) , Transactional section

Investor's Declaration on the Investment Account Opening and Transaction pages.

Investor is required to tick the boxes before completing the transaction.

Investment Account Opening Page

- I have read the Investment Account Terms and Conditions and agree to be bound by the terms and conditions set out.
- I acknowledge that the risk profile provided by me in the Risk Profiling page is only to facilitate the Bank to understand me better in order to recommend suitable funds that matches my risk profile.
- I hereby confirm my risk profile and the information provided by me in the Risk Profiling page is true, complete and accurate. I understand that any misleading, inaccurate or incomplete information provided will affect the outcome of the funds recommended.

Subscription Page

- I have read the latest electronic Fund's prospectus and/or supplementary prospectus (if applicable) and the product highlight sheet and fully understand their contents.
- I understand that the unit prices or income distribution of a unit trust fund, if any, may rise or fall. Past performance of the fund is not indicative of future performance.
- The decision to invest, is based solely on my own judgment and evaluation after having carefully considered and understood the nature and risks associated with such Fund(s) and not by the Information in the Advertisements, Promotional Material or other informational material
- I know that unit trust scheme and units in these schemes are not insured by Malaysia Deposit Insurance Corporation ("PIDM"). Any money withdrawn from an insured deposit for the purpose of purchasing any units in a unit trust scheme is not insured by PIDM.
- I have read the Investment Account Terms and Conditions and agree to be bound by the terms and conditions set out.

Redemption Page

Redemption Details

Redemption Mode	Redemption of Units
<input type="radio"/> Full <input checked="" type="radio"/> Partial	<u>100 minimum</u>

Please note that partial redemption is subject to a minimum redemption of 100 units or such other quantity as the Bank may from time to time decide.

Please approach the nearest AmBank branch for partial redemption lower than 100 units.

There are no restrictions on the frequency of full or partial redemptions in a year.

Upon redemption submission:

- I understand that :-
 - a) I may be charged with Exit Fees for redemption(s) of fund(s) performed within a minimum holding period; and
 - b) Partial redemption(s) is/are subject to meeting the requirement of minimum amount of units redeemed.
- I have read the Investment Account Terms and Conditions and agree to be bound by the terms and conditions set out.

Annual Report, Interim Report and Other Information

Please refer to the Investment Account Term and Conditions

Online Privacy Policies

Please refer to:

1. Investment Account Term and Conditions
2. Privacy Policy