

Terms and Conditions

AmBank (M) Berhad and AmBank Islamic Berhad: New-To-Bank Wealth FD/TD Bundling Campaign Campaign Period: 18 December 2024 to 31 March 2025

REMINDER: Eligible Customers (as defined below) are hereby reminded to read and understand the terms and conditions below which is available at <http://www.ambank.com.my/eng/terms-and-conditions>. If the Eligible Customers do not understand any of the terms and conditions and the updated terms and conditions (if any), the Eligible Customers are advised to discuss with the Bank's licensed staff / representative / agent.

1. Definition

For the purpose of this Terms and Conditions, the following words and expressions shall have the meanings assigned to them except where the context otherwise requires:

“**AmBank Group**” refers to all the Related Corporations and Associate Corporations of the Bank whether incorporated within or outside of Malaysia, existing now or in the future and reference to ‘AmBank Group’ in these terms and conditions herein, shall include all or any entity within AmBank Group.

“**AmBank SIGNATURE Priority Banking (AmSPB)**” customers refer to customers who are AmSPB member and meet the Asset Under Management (AUM) criteria, i.e. the cumulative amount of any of the Eligible Customer's CASA/CASA-i or FD/TD-i equals to or exceeds Ringgit Malaysia Two Hundred Thousand (RM200,000) and/or any investments products in the Bank equals to or exceeds Ringgit Malaysia One Hundred and Fifty Thousand (RM150,000) in the Bank during the Promotion Period.

“**AmBank SIGNATURE Priority Private (AmSPP)**” customers refer to customers who are AmSPP member and meet the Asset Under Management (AUM) criteria, i.e. the cumulative amount of any of the Eligible Customer's CASA/CASA-i or FD/TD-i and/or any investments products in the Bank equals to or exceeds Ringgit Malaysia Two Hundred Thousand (RM2,000,000) in the Bank during the Promotion Period.

“**Bank**” collectively means AmBank (M) Berhad (“AmBank”) [Company No. 196901000166 (8515-D)] and AmBank Islamic Berhad (“AmBank Islamic”) [Company No. 199401009897 (295576-U)], both incorporated in Malaysia under the Companies Act 1965 (repealed by Companies Act 2016) and having their registered address at Level 22, Bangunan AmBank Group, No.55, Jalan Raja Chulan, 50200 Kuala Lumpur.

“**Calendar Day**” means Monday to Sunday, including public holiday.

“**Campaign**” means the **Wealth FD/TD Bundling Campaign** organised by the Bank in accordance with the terms and conditions stipulated herein.

“**Conventional Fixed Deposit**” or “**FD**” means the fixed deposit offered by the AmBank (M) Berhad to the Eligible Customer.

“**Conventional Unit Trust Fund**” or “**UT**” means the unit trusts distributed by AmBank (M) Bank in this Campaign.

“Current Account/Savings Account (CASA) or Current Account/Savings Account-i (CASA-i)” means deposit account maintained by the Eligible Customer with the Bank.

“Cooling-Off Period” means six (6) business days given to the investors to reconsider if they want to continue investing in the selected unit trust funds / Shariah Compliant unit trust funds or otherwise. A qualified Customer who is investing in a particular Fund for the first time, has the right to request for a refund of his/her investment in the said Fund during the cooling-off period prescribed in each deed or prospectus of the relevant Fund 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 unit trust management company (“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.

“Cooling-Off Right” means the right given to the investors/Eligible Customer to obtain a refund of his initial investment within the Cooling-Off Period according to the original purchase price or market price at the point of exercise of the Cooling-Off Right as well as the refund of the initial Sales Charges levied upon him. Please refer to the Prospectus/Information Memorandum for eligibility & refund of Cooling-Off Right.

“Day” means business day at the registered office of the Bank is open, unless stated otherwise.

“Eligible Customer” means all new and existing to the Bank’s customers who meet all the eligibility criteria as provided in Clause 3 herein.

“Fresh Funds” refer to monies or funds that are:

- (a) Not transferred from any existing AmBank/AmBank Islamic Fixed Deposit (FD)/Term Deposit-i (TD-i) or CASA/CASA-i; and
- (b) Transferred from another bank/financial institution into Eligible Customer’s CASA/CASA-i with Bank not more than seven (7) calendar days prior to deposit placement. Deposit placements made by way of cheque(s) are subject to their clearance and will only be considered as deposit placements by the Eligible Customers after the cheques are paid or cleared and will only be considered good if not returned or dishonoured.

For the avoidance of doubt, Cheque(s) issued from other bank(s) are subject to clearance and will only be considered as deposits by the Eligible Customers after the cheque(s) have been cleared and will only be considered good if not returned or dishonoured.

“New-To-Bank Client” refers to Bank’s client whom must not be an existing customer of the Bank OR have product holdings with the Bank from 1st July 2024 onwards.

“Preferential Interest/Profit Rate” means Conventional Fixed Deposit (FD) or Term Deposit (TD) rate prescribed for the FD/TD placement for the purpose of this Campaign as provided in Table 1.

“Prior Notice” means notice by the Bank of certain facts or of a particular state of affairs of at least five (5) calendar days.

“Prospectus / Information Memorandum / Product Highlights Sheet” means the offering document of the relevant Conventional Unit Trust or Shariah Compliant Unit Trust invested by the Eligible Customer.

“**Shariah Compliant Unit Trust Fund**” or “**Shariah Compliant UT**” means the Shariah Compliant unit trust distributed by the Bank in this Campaign.

“**Term Deposit**” or “**TD**” means the term deposit offered by AmBank Islamic Berhad.

“**Unit Trust Management Companies**” means the manager of the unit trust distributed by the Bank.

“**Wealth FD/TD Bundling Campaign**” means Eligible Customers who invest in Conventional Unit Trust or Shariah Compliant Unit Trust conforming to Terms and Conditions are entitled to place Fixed Deposit or Term Deposit with preferential rate offered in this campaign conforming to Terms and Conditions.

Words denoting person shall include living persons and, if and where applicable, body or persons incorporated or unincorporated. Words importing the singular shall also include the plural and vice-versa. Words importing the masculine gender shall include the feminine and neuter gender.

Conventional terminologies are applicable to AmBank product, whilst Islamic terminologies are applicable to AmBank Islamic product.

2. **Campaign Period**

The Campaign will commence on **18 December 2024 – 31 March 2025** (both dates inclusive) (“Campaign Period”) or such other period as may be determined by the Bank with Prior Notice to the Eligible Customers.

3. **Eligibility**

3.1 The Campaign is only opened to New-to-Bank Client, aged 18 years and above, with an AmBank Current/Savings Account/-i, who make the relevant investments (as explained in Clause 4 herein) during the Campaign Period.

3.2 The New-to-Bank Client must successfully sign-up for AmSPB/AmSPP membership during the Campaign Period.

3.3 Notwithstanding the above, the following are **NOT** eligible to participate in this Campaign:

- (a) Non-individual customers (for example: companies, corporate bodies, associations, clubs, schools, societies, nonprofit organizations, sole proprietors, partnerships and professional practices duly registered or incorporated in or outside of Malaysia);
- (b) Individuals who are financially insolvent or have been adjudicated a bankrupt; and/or
- (c) Any other person(s) as the Bank may decide to exclude, at its discretion.

4. Campaign Offer

4.1 UT/Shariah Compliant UT and FD/TD Bundle

4.1.1 The Campaign consists of the following offers:

- (a) Fixed Deposit (“FD”) and selected Unit Trust Funds (“UT”) [FD and UT];
- (b) Term Deposit (“TD”) and selected Shariah Compliant Unit Trust Funds [Shariah Compliant TD and UT];
- (c) TD is only allowed to be cross sold with Shariah Compliant UT Funds and cross-selling with Conventional UT Funds is strictly not allowed. FD is only allowed to be cross sold with conventional UT Funds and cross-selling with Shariah Compliant UT Funds is strictly not allowed. If the event occurs, the Bank reserves the right to adjust the FD/TD preferential rate to the prevailing board rate with Prior Notice to the customer.
- (d) Only applicable to Selected UT Funds and Shariah Compliant UT Funds (excluding closed ended funds) with original sales charge of 2% and above (inclusive of new funds which are launched during the Campaign Period).

4.1.2 Subject to the terms and conditions herein, an Eligible Customer will be entitled to earn FD/TD Preferential Interest/Profit Rate as tabulated in Table 1, if the Eligible Customer deposits/invests in the following UT/Shariah Compliant UT and FD/TD bundle during the Campaign Period.

4.1.3 The Eligible Customer shall deposit a minimum sum of Ringgit Malaysia One Hundred and Eighty Thousand (RM180,000) only in the FD/TD for a period of 12-months AND invest a minimum sum of Ringgit Malaysia Twenty Thousand (RM20,000) in any selected UT/Shariah Compliant UT from the selected Unit Trust Management Companies. The minimum investment ratio for the FD/TD and UT Bundle must be 9:1.

4.1.4 Each Eligible Customer is only eligible for One (1) bundle placement only, capped at Ringgit Malaysia Two Hundred Thousand (RM200,000) per bundle.

Table 1 - UT/Shariah Compliant UT and FD/TD Bundle – Preferential Interest / Profit Rate

| Minimum Investment Amount in Selected UT/Shariah Compliant UT (x) | Applicable Sales Charge on Selected UT/ Shariah Compliant UT | Minimum FD/TD Placement Amount (y) | Total Amount (x) + (y) | FD/TD Tenure | FD/TD Preferential Interest/ Profit Rate per annum (p.a.) |
|---|--|------------------------------------|------------------------|------------------|---|
| RM20,000 | 2.00% | RM180,000 | RM200,000 | 12-months | 4.01% p.a. |

* Conventional terminologies are applicable to AmBank product, whilst Islamic terminologies are applicable to AmBank Islamic product.

5. Campaign Criteria

5.1 General Campaign Criteria

- (a) The Campaign is not valid in conjunction and may not be merged with any other offers, promotions and campaigns that are offered by the Bank. Hence, no other special, additional or preferential rates shall be given under the Campaign.
- (b) The FD/TD Preferential Interest/Profit Rate is applicable to the initial placement (1-cycle) only. Upon maturity of the 12-months FD/TD tenure (as the case may be), the FD/TD Preferential Rate shall cease to apply and the Bank's prevailing board rate for the FD/TD shall apply to any roll-overs and/or renewals.
- (c) The FD and/or TD may **NOT** be used as collateral for pledging purposes.
- (d) With effect from 1 January 2019, all FD/TD placements which are withdrawn before maturity will have NO interest/profit payable:
- i) For TD Account, the Eligible Customer shall provide ibra' (rebate) to the Bank in the event of early or partial withdrawal in accordance with the Specific Terms and Conditions for Commodity Murabahah-based Term Deposit as published on our website at <https://www.ambank.com.my/terms-and-conditions>.
- ii) For FD Account, these Terms and Conditions shall be read together with the General Terms and Conditions of Accounts and Services available at <https://www.ambank.com.my/terms-and-conditions>.

5.2 UT/Shariah Compliant UT and FD/TD Bundle

- 5.2.1 The minimum amount of the UT/Shariah Compliant UT investment is Ringgit Malaysia Twenty Thousand (RM20,000) and the FD/TD placement are Ringgit Malaysia One Hundred and Eighty Thousand (RM180,000) respectively. For illustration, please refer to Table 2 below:

Table 2: UT/Shariah Compliant UT and FD/TD Bundle

| Amount | | Eligibility |
|---|----------------------|-------------|
| UT/Shariah Compliant UT Investment (RM) | FD/TD Placement (RM) | |
| 10,000 | 190,000 | No |
| 20,000 | 80,000 | No |
| 100,000 | 100,000 | No |
| 20,000* | 180,000* | Yes |
| 200,000 | 1,800,000 | No |
| 180,000 | 20,000 | No |

* Eligible Customer is only eligible for 1 bundle placement only, capped at RM200,000 per bundle.

- 5.2.2 The deposit/investment in the FD/TD and UT/Shariah Compliant UT Bundles must be done concurrently on the same day. UT/Shariah Compliant UT transaction cut off time is at 3pm on every business day. The cut off time may change from time to time due to fund or public holiday or announcement of non-business day, please refer to AmBank branch when necessary.

- 5.2.3 The primary accountholder for the Fixed Deposit or the Term Deposit-i and the primary accountholder for the Unit Trust/Shariah Compliant Unit Trust Fund account in the case of joint account, primary accountholder must be of the same party persons as well. Please refer to the illustration in Table 3 below:

Table 3: Accountholder criteria

| Investment Account Holder (UT) | | UT/Shariah Compliant UT Investment (RM) | FD/TD Account Holder | | FD/TD Placement (RM) | Eligible (Yes/No) |
|--------------------------------|-----------|---|----------------------|-----------|----------------------|-------------------|
| Primary | Secondary | | Primary | Secondary | | |
| A | - | 20,000 | A | - | 180,000 | Yes |
| A | B | 20,000 | A | B | 180,000 | Yes |
| A | B | 20,000 | A | - | 180,000 | Yes |
| A | - | 20,000 | A | B | 180,000 | Yes |
| A | - | 20,000 | B | - | 180,000 | No |
| B | - | 20,000 | A | B | 180,000 | No |
| A | B | 20,000 | B | - | 180,000 | No |

- 5.2.4 The applicable sales charge payable by the Eligible Customer shall be **2.00%** on the selected UT or Shariah Compliant UT. At the point of investment in the selected UT or Shariah Compliant UT, **any other offers and/or promotions on the sales charges advertised by the Bank shall not be applicable.**
- 5.2.5 For the UT or Shariah Compliant UT, an Eligible Customer who is entitled to the Cooling-Off Right will be given a Cooling Off Period of six (6) Business Days from the date of receipt of the investment application by the Bank. In the event that the Eligible Customer elects to terminate the investment within the Cooling Off Period, the Eligible Customer will **NOT** be entitled to the FD/TD Preferential Interest/Profit Rate. The interest/profit on the FD/TD will be paid at the Bank's prevailing board rate and for TD, the Eligible Customer agrees to provide 'ibra' (rebate) to the Bank on the difference between profit calculated on the TD Preferential Rate and profit calculated on the TD prevailing board rate.
- 5.2.6 The Campaign is not applicable to the funds or monies disbursed from the Employees Provident Fund (EPF) Investment schemes.
- 5.2.7 The Campaign is not applicable for the Private Retirement Scheme (PRS) investments.
- 5.2.8 The Campaign is not applicable for regular investment plan.
- 5.2.9 The FD/TD placement made under this Campaign is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to Ringgit Malaysia Two Hundred and Fifty Thousand (RM250,000) for each depositor whilst the UT/Shariah Compliant UT Funds are not protected by PIDM. Investments in the UT/Shariah Compliant UT are subject to investment risks, including the possible loss of the principal amount invested. The Eligible Customers are advised to read and understand the Prospectus/Information Memorandum before investing.

5.2.10 Multiple FD and/or TD placement is not allowed when bundling with any UT/Shariah Compliant UT Funds transaction.

6. General

6.1 By participating in this Campaign, the Eligible Customer(s) are advised to read and understand the terms and conditions herein, which has to be read together with the:

- (a) General Terms and Conditions for Accounts and Services,
- (b) Specific Terms and Conditions for Commodity Murabahah-Based Current or Savings Account (applicable to AmBank Islamic Current and Savings Account only), and
- (c) the Specific Terms and Conditions for Commodity Murabahah-based Term Deposit.

The Eligible Customer(s) are required to log on to the Bank's official website at <http://www.ambank.com.my/eng/terms-and-conditions> for any Campaign updates or the latest terms and conditions, if any.

6.2 The Eligible Customer is required to sign all relevant standard documents of the Bank and comply with all terms and conditions in respect of their investments in the relevant products under the Campaign, which are separate from these terms and conditions.

6.3 The Bank shall have the right to disqualify any Eligible Customer from participating in the Campaign if it finds or determines that:

- (a) The said Eligible Customer has provided untrue information or acted fraudulently in any manner during the entry process or at any time during the Campaign Period; or
- (b) The Eligible Customer has breached or potentially breached the terms and conditions herein; or
- (c) the Bank reserves the right to adjust the FD/TD preferential rate to the prevailing board rate without notification to the customers should the T&C is not met.

6.4 This Campaign is not valid with other campaigns of the Bank. Hence, no other special, additional or preferential rates shall be given under the Campaign.

6.5 The Bank shall have the right to vary, amend, delete or add to any of the terms and conditions set out herein, in whole or in any part from time to time including to vary the Campaign Period with Prior Notice.

6.6 In the event of further revisions to the Overnight Policy rate (OPR) announced by the Bank Negara Malaysia (BNM), the Bank reserves the right to alter the promotional FD/TD rates offered in this Campaign with immediate effect so as in line with the effective date of the revised OPR. However, this shall not affect the existing customers whom have successfully placed the FD/TD during the Campaign.

6.7 For avoidance of doubt, any cancellation, termination or suspension by the Bank of this Campaign shall not entitle the Eligible Customer to any claim or compensation against the Bank for any and all losses or damage suffered or incurred by the Eligible Customer as direct or indirect result of the cancellation, termination or suspension.

- 6.8 Any notice issued by the Bank will be posted on the Bank's official website at www.ambank.com.my or any of the Bank's branches and that such notice shall be deemed as delivered and notified to the Eligible Customers.
- 6.9 The Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers. No further correspondence or appeal will be entertained.
- 6.10 Under no circumstances will the Bank be held liable for any of the followings:
- (a) The Bank is not liable for any default in respect of this Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or system failures or any event beyond the reasonable control of the Bank.
 - (b) The Bank shall not be liable to any Eligible Customer for any damage of whatsoever nature or loss suffered (such as loss of goodwill, income or profits or consequential, direct or indirect, exemplary, incidental, punitive or special damages) howsoever arising in relation to participation in the Campaign, or the Bank exercising its rights pursuant to any of the Terms and Conditions herein except where such actions, claims, direct losses, damages and expenses were directly attributable to the Bank's gross negligence, wilful default or fraud.
- 6.11 In The Bahasa Malaysia version of this Terms and Conditions is also available at <https://www.ambank.com.my/eng/terms-and-conditions>.
- 6.12 All questions concerning the construction, validity, enforcement and interpretation of the terms and conditions stipulated herein shall be governed by, construed and enforced in accordance with the laws of Malaysia. The parties hereby submit to the jurisdiction of the Courts of Malaysia for the purpose of any suit, action or other proceeding arising out of or based on the terms and conditions herein.
- 6.13 Disclaimer for investment products: Investment products are not obligations of, guaranteed or insured by the bank and are subject to investment risks (e.g. market risk, currency risk and issuer credit risk) including the possible loss of the principal amount invested. Investors are advised to read and understand the content of the relevant documents including but not limited to prospectus or information memorandum and product highlight sheet before investing. Investors should also consider all fees and charges involved before investing. Prices of units and income distribution, if any, may go down as well as up; where past performance is no guarantee and not an indication of future performance. Investors should carefully consider whether any investment views or investment products are appropriate in view of their own investment experience, objectives, financial resources and relevant circumstances.
- Investment products are not protected by Perbadanan Insurans Deposit Malaysia (PIDM).
- 6.14 The Eligible Customers are required to log on to the Bank's official website at <https://www.ambank.com.my/eng/terms-and-conditions> for updates or the latest terms and conditions, if any.
- 6.15 For any assistance and/or feedback related to this Campaign, Eligible Customers may contact the Bank's Contact Centre at 03-2178 8888 (Monday – Sunday, 7.00 a.m. to 11.00 p.m.) or by e-mailing inquiries/feedback to customercare@ambankgroup.com.

Appendix 1: List of Selected Conventional Unit Trust Funds and Shariah Compliant Unit Trust Funds*

*This Campaign is only applicable to selected Conventional Unit Trust Funds and Shariah Compliant Unit Trust Funds (excluding closed-ended funds) with original sales charge of 2% and above (inclusive of new funds which are launched during the Campaign Period).

*Below is the list of UT fund offerings as at 9 December 2024 and subject to change or updated by the Bank from time to time. For the list of updated funds, the Eligible Customer may obtain assistance from AmBank/ AmBank Islamic Branch.

| No. | Participating Unit Trust Funds and Shariah Compliant Unit Trust Funds |
|-----|---|
| 1 | abrdr Islamic World Equity A MYR |
| 2 | AHAM Aiiman ESG Income Plus |
| 3 | AHAM Aiiman Growth |
| 4 | AHAM Aiiman Global Multi Thematic Fund MYRH |
| 5 | AHAM Select Opportunity |
| 6 | AHAM Select Asia (ex Japan) Quantum MYR |
| 7 | AHAM Select AUD Income MYR |
| 8 | AHAM Select Balanced |
| 9 | AHAM Select Bond MYR |
| 10 | AHAM Select Income |
| 11 | AHAM Select SGD Income MYR |
| 12 | AHAM World Series-Global Balanced MYRH |
| 13 | AHAM WS-Glo Disruptive Innovation MYRH |
| 14 | AHAM World Series - Global Income MYR |
| 15 | AHAM World Series - Global Income MYR H |
| 16 | AHAM World Series - Global Infrastructure Income MYRH |
| 17 | AHAM World Series - Global Quantum MYR |
| 18 | AHAM World Series - Global Quantum MYRH |
| 19 | AHAM World Series - China A Opp MYR |
| 20 | AHAM World Series - China A Opp MYR H |
| 21 | AHAM World Series - Income Fund MYR |
| 22 | AHAM World Series - Income Fund MYR H |
| 23 | MAMG All-China Focus Equity Fund - MYR |
| 24 | MAMG All-China Focus Equity Fund - MYRH |
| 25 | MAMG Systematic Asia Pacific Equity Absolute Return MYR |
| 26 | MAMG Systematic Asia Pacific Equity Absolute Return MYR H |
| 27 | MAMG Liquid Alternative Fund MYR |
| 28 | MAMG Liquid Alternative Fund MYR-hedged |
| 29 | Maybank Asia Mixed Assets-I MYR |
| 30 | Maybank Asiapac Ex-Japan Equity-I |
| 31 | Maybank Bluewaterz Total Return Fund - MYR |
| 32 | Maybank Global Mixed Assets-I MYR |

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| 33 | Maybank Global Mixed Assets-I MYR H |
| 34 | Maybank Global Sustainable Equity-I - MYR |
| 35 | Maybank Global Sustainable Equity-I - MYRH |
| 36 | Maybank Singapore REITs MYR |
| 37 | Maybank Singapore REITs MYR H |
| 38 | AmAsia Pacific REITs B MYR |
| 39 | AmChina A-Shares MYR |
| 40 | AmChina A-Shares MYR-Hedged |
| 41 | AmIttikal |
| 42 | AmTactical Bond B MYR |
| 43 | Asia Pacific Equity Income |
| 44 | Europe Equity Growth |
| 45 | European Equity Alpha |
| 46 | Global Agribusiness |
| 47 | Global Dividend MYR |
| 48 | Global Emerging Market Opportunities |
| 49 | Global Multi-Asset Income MYR |
| 50 | Global Property Equities |
| 51 | Global Smaller Companies Fund MYR |
| 52 | Global Smaller Companies Fund MYRH |
| 53 | Hong Kong Tech Index Fund - MYR |
| 54 | Hong Kong Tech Index Fund - MYRH |
| 55 | Income and Growth MYR H |
| 56 | New China Sectors Index Fund - MYR |
| 57 | New China Sectors Index Fund - MYR-hedged |
| 58 | Pan European Property Equities |
| 59 | Precious Metals Securities |
| 60 | Robotech RM H |
| 61 | Sustainable Series - Climate Tech Fund - MYR |
| 62 | Sustainable Series - Climate Tech Fund - MYRH |
| 63 | Sustainable Series - Global Lower Carbon Equity MYR |
| 64 | Sustainable Series - Global Lower Carbon Equity MYRH |
| 65 | Sustainable Series - Nutrition Fund - MYR |
| 66 | Sustainable Series - Nutrition Fund - MYRH |
| 67 | Sustainable Series - Positive Change Fund - MYRH |
| 68 | Sustainable Series – Sustainable Outcomes Global Equity Fund – RM Class |
| 69 | Sustainable Series – Sustainable Outcomes Global Equity Fund – RM-Hedged Class |
| 70 | US-Canada Income and Growth |
| 71 | Principal Asia Pacific Dynamic Income MYR |
| 72 | Principal Lifetime Bond |
| 73 | Principal China-India-Indonesia Opportunities |

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| 74 | Principal Global Dynamic Innovation Fund MYR |
| 75 | Principal Global Dynamic Innovation Fund MYR Hedged |
| 76 | Principal Global Titans MYR |
| 77 | Principal Global Technology MYR H |
| 78 | Principal Greater China Equity MYR |
| 79 | Principal Islamic Asia Pacific Dynamic Equity |
| 80 | Principal Islamic Lifetime Balanced |
| 81 | Principal Asia Pacific Dynamic Mixed Asset Fund - MYR |
| 82 | Principal Biotechnology Discovery Fund - MYRH |
| 83 | Principal US High Conviction Equity Fund - MYR |
| 84 | Principal US High Conviction Equity Fund - MYRH |
| 85 | Principal Islamic Global Technology MYR |
| 86 | Principal Islamic Global Technology MYR H |
| 87 | Eastspring Investments Asia Select Income |
| 88 | Eastspring Investments Balanced |
| 89 | Eastspring Investments Dana al-Ilham |
| 90 | Eastspring Investments Dinasti Equity |
| 91 | Eastspring Investments Equity Income |
| 92 | Eastspring Investments Global Emerging Markets |
| 93 | Eastspring Investments Islamic China A-Shares Fund |
| 94 | Eastspring Investments Small-cap |
| 95 | RHB Asia Dynamic MYR |
| 96 | RHB Asia Dynamic MYR H |
| 97 | RHB Asian High Yield-MYR |
| 98 | RHB Asian Income MYR |
| 99 | RHB Asian Income - Multi Currencies MYR H |
| 100 | RHB Big Cap China Enterprise |
| 101 | RHB China Bond MYR |
| 102 | RHB China Bond MYR Hedged |
| 103 | RHB Emerging Markets Bond |
| 104 | RHB European Select |
| 105 | RHB Global Artificial Intelligence MYR H |
| 106 | RHB Global Equity Premium Income MYR |
| 107 | RHB Global Equity Premium Income MYR-hedged |
| 108 | RHB Gold RM |
| 109 | RHB Gold and General |
| 110 | RHB Pacific Technology MYR |
| 111 | RHB Pacific Technology MYRH |
| 112 | RHB US Focus Equity |
| 113 | RHB Resources |
| 114 | RHB i-Sustainable Future Technology Fund MYRH |

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| 115 | RHB Shariah China Focus Fund MYR |
| 116 | TA Asia Absolute Alpha MYR |
| 117 | TA Asia Absolute Alpha MYR H |
| 118 | TA European Equity |
| 119 | TA Global Technology MYR |
| 120 | TA Global Technology MYRH |
| 121 | TA Global Select Equity Fund MYR |
| 122 | TA Global Select Equity Fund MYRH |
| 123 | TA Islamic |
| 124 | TA South East Asia Equity |
| 125 | TA Total Return Income MYR (Class A) |
| 126 | TA Total Return Income MYR (Class B) |
| 127 | TA Total Return Income MYR (Class C) |
| 128 | TA Total Return Income MYRH (Class A) |
| 129 | TA Total Return Income MYRH (Class B) |
| 130 | TA Total Return Income MYRH (Class C) |
| 131 | United ASEAN Discovery |
| 132 | United Global Durable Equity Fund MYRH |
| 133 | United Global Healthcare Fund A MYR Acc |
| 134 | United Global Healthcare Fund A MYR Acc H |
| 135 | United Global Quality Equity MYR H |
| 136 | United Golden Opportunity MYR H |
| 137 | United-i Global Balanced MYR |
| 138 | United-i Global Balanced MYR Hedged |
| 139 | United Japan Discovery MYR H |
| 140 | United Sustainable Series - Global Credits Fund MYRH |
| 141 | Manulife Global Income Optimiser (A MYR-Hedged Acc) |
| 142 | Manulife Global Income Optimiser (A4 MYR-Hedged Inc) |
| 143 | Manulife Global Perspective Fund A (MYR Hedged) |
| 144 | Manulife India Equity Fund |
| 145 | Manulife Shariah Global REIT MYR |

The list of unit trust funds offering is not exhaustive.