

## **DISCLAIMER FOR UNIT TRUST**

### **CIMB BANK BERHAD DISCLAIMER**

THIS DOCUMENT IS PROVIDED TO YOU FOR INFORMATION PURPOSES ONLY AND IT MAY NOT BE REPRODUCED, DISTRIBUTED OR PUBLISHED BY ANY RECIPIENT FOR ANY OTHER PURPOSES. IT SHOULD NOT BE CONSTRUED AS AN OFFER OR A SOLICITATION OF AN OFFER TO PURCHASE OR SUBSCRIBE. THE INFORMATION CONTAINED HEREIN HAS BEEN DERIVED FROM SOURCES BELIEVED TO BE RELIABLE AND IS CURRENT AS OF THE DATE OF PUBLICATION. NO REPRESENTATION OR WARRANTY IS MADE NOR IS THERE ACCEPTANCE OF ANY RESPONSIBILITY OR LIABILITY MADE AS TO THE ACCURACY, COMPLETENESS OR CORRECTNESS OF THE INFORMATION CONTAINED HEREIN. EXPRESSIONS OF OPINION CONTAINED HEREIN ARE SUBJECT TO CHANGE WITHOUT NOTICE. INVESTMENTS IN UNIT TRUSTS ARE NOT OBLIGATIONS OF, DEPOSITS IN, GUARANTEED OR INSURED BY CIMB BANK BERHAD (THE 'BANK') AND ARE SUBJECT TO INVESTMENT RISKS, INCLUDING BUT NOT LIMITED TO THE POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED. INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE MASTER PROSPECTUS AND ITS SUPPLEMENTAL MASTER PROSPECTUS FOR UNIT TRUSTS AND DISCLOSURE DOCUMENTS AND ITS SUPPLEMENTAL DISCLOSURE WHICH HAVE BEEN REGISTERED WITH THE SECURITIES COMMISSION BEFORE INVESTING. FOR COPIES OF THE PROSPECTUS AND DISCLOSURE DOCUMENTS, VISIT US AT OUR NEAREST BRANCH. UNIT PRICES AND INCOME DISTRIBUTION, IF ANY, MAY RISE OR FALL. INVESTORS SHOULD ALSO CONSIDER ALL FEES AND CHARGES INVOLVED BEFORE INVESTING. UNITS WILL BE ISSUED UPON RECEIPT OF COMPLETED APPLICATION FORM AND ARE SUBJECTED TO TERMS & CONDITIONS CONTAINED THEREIN. PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF FUTURE PERFORMANCE AND INCOME DISTRIBUTIONS ARE NOT GUARANTEED. INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF ANY INVESTMENT. INVESTORS WHO ARE IN DOUBT AS TO THE ACTION TO BE TAKEN BY THEM SHOULD CONSULT THEIR PROFESSIONAL ADVISERS IMMEDIATELY. UNIT TRUSTS ARE NOT COVERED BY PERBADANAN INSURANS DEPOSIT MALAYSIA. INVESTORS SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST.

INVESTORS ARE NOT COVERED BY THE COMPENSATION FUND UNDER SECTION 152 OF THE CAPITAL MARKETS AND SERVICES ACT 2007 (CMSA). THE COMPENSATION FUND DOES NOT EXTEND TO THE INVESTOR WHO HAS SUFFERED MONETARY LOSS AS A RESULT OF A DEFALCATION OR FRAUDULENT MISUSE OF MONEYS OR OTHER PROPERTY, BY A DIRECTOR, OFFICER, EMPLOYEE OR REPRESENTATIVE OF CIMB BANK BERHAD AND CIMB ISLAMIC BANK BERHAD ("CIMB"). WHERE THE INVESTOR SUFFERS MONETARY LOSS IN THE ABOVE CIRCUMSTANCES RELATED TO THE ACTS OF CIMB'S EMPLOYEE, THE INVESTOR MAY LODGE A COMPLAINT WITH OUR



CUSTOMER RESOLUTION UNIT (CRU) AT THE FOLLOWING ADDRESS AND TELEPHONE NUMBER STATED BELOW.

CUSTOMER RESOLUTION UNIT  
19<sup>TH</sup> FLOOR, MENARA BUMIPUTRA-COMMERCE  
11, JALAN RAJA LAUT  
50350 KUALA LUMPUR  
TEL: +603-6204 7788

THE INVESTOR WHO IS NOT SATISFIED WITH OUR CRU'S DECISION MAY REFER THE CASE TO THE SECURITIES INDUSTRY DISPUTE RESOLUTION CENTRE ("SIDREC") AND/OR THE FEDERATION OF INVESTMENT MANAGERS MALAYSIA'S COMPLAINTS BUREAU ("FIMM"). THE INVESTOR CAN ALSO DIRECT THE COMPLAINT TO THE SECURITIES COMMISSION'S INVESTOR AFFAIRS & COMPLAINTS DEPARTMENT EVEN IF THE INVESTOR HAS INITIATED A DISPUTE RESOLUTION PROCESS WITH SIDREC.