

**CIMB BANK BERHAD DISCLAIMER**

INVESTMENTS IN UNIT TRUSTS ARE NOT OBLIGATIONS OF, DEPOSITS IN, GUARANTEED OR INSURED BY CIMB BANK AND ARE SUBJECT TO INVESTMENT RISKS, INCLUDING THE POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED. ELIGIBLE CUSTOMERS ARE ADVISED TO READ AND UNDERSTAND THE MASTER PROSPECTUS AND ITS SUPPLEMENTAL MASTER PROSPECTUS WHICH HAVE BEEN REGISTERED WITH THE SECURITIES COMMISSION BEFORE INVESTING. ELIGIBLE CUSTOMERS CAN VIEW THE PROSPECTUS AT [HTTP://WWW.CIMBCLICKS.COM.MY/UNITRUST\\_INTRO.HTM](http://www.cimbclicks.com.my/unitrust_intro.htm) UNIT PRICES AND INCOME DISTRIBUTION, IF ANY, MAY RISE OR FALL. ELIGIBLE CUSTOMERS SHOULD ALSO CONSIDER ALL FEES AND CHARGES INVOLVED BEFORE INVESTING. UNITS WILL BE ISSUED UPON PURCHASE CONFIRMATION AND SUBJECT TO TERMS AND CONDITIONS. PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF FUTURE PERFORMANCE AND INCOME DISTRIBUTIONS ARE NOT GUARANTEED. ELIGIBLE CUSTOMERS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF ANY INVESTMENT. ELIGIBLE CUSTOMERS WHO ARE IN DOUBT AS TO THE ACTION TO BE TAKEN BY THEM SHOULD CONSULT THEIR PROFESSIONAL ADVISERS IMMEDIATELY. THIS PRODUCT IS NOT COVERED BY PIDM.

**CIMB ISLAMIC BANK BERHAD DISCLAIMER**

INVESTMENTS IN UNIT TRUSTS ARE NOT OBLIGATIONS OF, DEPOSITS IN, GUARANTEED OR INSURED BY CIMB ISLAMIC BANK AND ARE SUBJECT TO INVESTMENT RISKS, INCLUDING THE POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED. ELIGIBLE CUSTOMERS ARE ADVISED TO READ AND UNDERSTAND THE MASTER PROSPECTUS AND ITS SUPPLEMENTAL MASTER PROSPECTUS WHICH HAVE BEEN REGISTERED WITH THE SECURITIES COMMISSION BEFORE INVESTING. ELIGIBLE CUSTOMERS CAN VIEW THE PROSPECTUS AT [HTTP://WWW.CIMBCLICKS.COM.MY/UNITRUST\\_INTRO.HTM](http://www.cimbclicks.com.my/unitrust_intro.htm) UNIT PRICES AND INCOME DISTRIBUTION, IF ANY, MAY RISE OR FALL. ELIGIBLE CUSTOMERS SHOULD ALSO CONSIDER ALL FEES AND CHARGES INVOLVED BEFORE INVESTING. UNITS WILL BE ISSUED UPON PURCHASE CONFIRMATION AND SUBJECT TO TERMS AND CONDITIONS. PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF FUTURE PERFORMANCE AND INCOME DISTRIBUTIONS ARE NOT GUARANTEED. ELIGIBLE CUSTOMERS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF ANY INVESTMENT. ELIGIBLE CUSTOMERS WHO ARE IN DOUBT AS TO THE ACTION TO BE TAKEN BY THEM SHOULD CONSULT THEIR PROFESSIONAL ADVISERS IMMEDIATELY. THIS PRODUCT IS NOT COVERED BY PIDM.

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 ("CIMB").

Where the Investor suffers monetary loss in the above circumstances related to the acts of CIMB's employees, the Investor may lodge a complaint with our Customer Resolution Unit (CRU) at the following numbers. The Investor who is not satisfied with our CRU's decision may refer the case to the Financial Mediation Bureau or the Securities Industry Dispute Resolution Centre within six (6) months of receiving a final decision from CRU. Investor's complaint will only be dealt with by either one of the above channels that the Investor chooses to refer the case to:

Customer Resolution Unit  
19th Floor, Menara Bumiputra-Commerce  
11, Jalan Raja Laut  
50350 Kuala Lumpur  
Tel No: 1 300 880 900