

Date of issuance: 30 June 2017

# PRODUCT HIGHLIGHTS SHEET

## CIMB ISLAMIC ENHANCED SUKUK FUND

### RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed by the directors or authorised committee or persons approved by the directors of CIMB-Principal Asset Management Berhad. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omission of other facts which would make any statement in this Product Highlights Sheet false or misleading.

### STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has authorized/recognised the issuance of CIMB Islamic Enhanced Sukuk Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of CIMB Islamic Enhanced Sukuk Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends CIMB Islamic Enhanced Sukuk Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of CIMB-Principal Asset Management Berhad responsible for the CIMB Islamic Enhanced Sukuk Fund and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

### THE MANAGER

CIMB-Principal Asset Management Berhad ("CIMB-Principal") holds a Capital Markets Services License for fund management and dealing securities restricted to unit trust under the Capital Markets and Services Act 2007 and specializes in managing and operating unit trusts for investor, both institutional and retail. CIMB-Principal's responsibilities include managing investment portfolios by providing fund management services to insurance companies, pension funds, unit trust companies, corporations and government institutions in Malaysia. In addition, CIMB-Principal is an approved private retirement scheme provider in Malaysia. CIMB-Principal originally commenced its operations as a unit trust company in November 1995.

**This Product Highlights Sheet only highlights the key features and risks of this unlisted capital market product. We recommend that you read this Product Highlights Sheet together with the Fund's Master Prospectus (Shariah-compliant Funds) dated 30 June 2017 and its supplementary (if any). You are advised to request, read and understand the Master Prospectus (Shariah-compliant Funds) before deciding to invest.**

## BRIEF INFORMATION ON CIMB ISLAMIC ENHANCED SUKUK FUND

CIMB Islamic Enhanced Sukuk Fund is a Sukuk fund issued by CIMB-Principal. The Fund aims to grow the value of Unit holders' investments over the medium-term in Sukuk portfolio with most tenures ranging from 3-10 years as well as to provide regular income.

This is neither a capital protected nor capital guaranteed fund.

## PRODUCT SUITABILITY

The recommended investment timeframe for this Fund is three (3) years or more. This Fund is suitable for investors who:

- have a medium-term to long-term investment horizon;
- want a portfolio of investments that adhere to Shariah principles;
- want a diversified portfolio of investments that includes Sukuk;
- seek for a less volatile asset class with some exposure to Shariah-compliant equities;
- seek capital appreciation over medium-term to long-term; and/or
- can accept that returns may fluctuate over the short-term.

## KEY PRODUCT FEATURES

<b>Fund Category/Type</b>	Sukuk / Income.
<b>Benchmark</b>	85% CIMB Islamic 1-Month Fixed Return Income Account-i (FRIA-i) + 15% FBM EMAS Shariah Index for performance comparison purpose only.
<b>Investment strategy</b>	<p>A minimum of 70% and up to a maximum of 98% of the Fund's NAV may be invested in Sukuk carrying at least a "BBB3" or "P2" rating by RAM or equivalent rating by MARC or by local rating agency(ies) of the country of issuance; or "BBB-" by S&amp;P or equivalent rating by Moody's or Fitch. The Fund may invest up to 40% of its NAV in Unrated Sukuk*. The Fund may also invest between 0% to 20% (both inclusive) of its NAV in Shariah-compliant equities, of which up to 10% of its NAV may be invested in warrants of Shariah-compliant companies. The investment strategy and policy of the Fund is biased towards Shariah-compliant fixed income investments that aim to provide consistency in income, while allowing some exposure in Shariah-compliant equities and warrants that aim to provide the added return in a rising market. The Fund may also opt to seek investment exposure via Shariah-compliant CIS that is in line with the Fund's objective, subject to the requirements of the SC Guidelines.</p> <p>The asset allocation strategy for this Fund is as follows:</p> <ul style="list-style-type: none"> <li>▪ between 70% to 98% (both inclusive) of the Fund's NAV in Sukuk;</li> <li>▪ up to 40% of the Fund's NAV in Unrated Sukuk*;</li> <li>▪ between 0% to 20% (both inclusive) of the Fund's NAV in Shariah-compliant equities, of which up to 10% may be invested in warrants; and</li> <li>▪ at least 2% of the Fund's NAV in Shariah-compliant liquid assets.</li> </ul> <p><i>* With effective 1<sup>st</sup> January 2018, the investment limit in Unrated Sukuk will be changed from 25% to 40%.</i></p>
<b>Launch date</b>	23 February 2005.
<b>Financial year-end</b>	31 March.
<b>Distribution policy</b>	Distribution (if any) is expected to be distributed annually at our discretion.
<b>Manager</b>	CIMB-Principal Asset Management Berhad.
<b>Trustee</b>	HSBC (Malaysia) Trustee Berhad.
<b>Shariah adviser</b>	CIMB Islamic Bank Berhad.
<b>Solicitors</b>	Soon Gan Dion & Partners.

## KEY RISKS

### General risks of investing in a unit trust fund

<b>Returns not guaranteed</b>	The investment of the Fund is subject to market fluctuations and its inherent risk. There is <b>NO GUARANTEE</b> on the investment returns, nor any assurance that the fund's investment objective will be achieved.
<b>General market environment risk</b>	Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the fund's NAV.

<b>Inflation risk</b>	This is the risk that your investment in the unit trust fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce your purchasing power even though the value of the investment in monetary terms has increased.
<b>Financing risk</b>	This risk occurs when you obtain financing to finance your investment. The inherent risk of investing with money obtained from financing includes you being unable to service the financing payments.
<b>Manager's risk</b>	This risk refers to the day-to-day management of the fund by the manager which will impact the performance of the fund, e.g. Investment decisions undertaken by the manager as a result of an incorrect view of the market may adversely affect the performance of the fund.
<b>Reclassification of Shariah non-compliant status risk</b>	This risk refers to the risk that the currently held Shariah-compliant securities in the fund may be reclassified as Shariah non-compliant in the periodic review of the securities by the SAC of the SC, the Shariah adviser, the Shariah boards of the relevant Islamic indices or the Shariah adviser of the issuer.

#### Specific risks of the Fund

<b>Stock specific risk</b>	Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stock will adversely affect the Fund's NAV.
<b>Credit and default risk</b>	Credit risk relates to the creditworthiness of the securities issuers or counterparties and their expected ability to make timely payment of profit and/or principal. Default risk relates to the risk a securities issuer or counterparties either defaulting on payments or failing to make payments in a timely manner. If the risk materialize, the value of the fund could be adversely affected.
<b>Interest rate risk</b>	Interest rate risk refers to the impact of interest rate changes on the valuation of Sukuk. When interest rates rise, Sukuk prices generally decline and this may lower the market value of the Fund's investment in Sukuk.  <b>Please note that although Sukuk is a non-interest bearing instrument, its price movement is benchmarked against the interest rates, which is herein referred to the general interest rate of the country, which may affect the value of the investment of the Fund.</b>
<b>Risk associated with investment in warrants and/or options</b>	There are inherent risks associated with investments in warrants and/or options. The value of warrants and/or options are influenced by the current market price of the underlying securities, the exercise price of the contract, the time to expiration of the contract and the estimate of the future volatility of the underlying security's price over the life of the contract.
<b>Risk of investing in emerging markets</b>	Investment in emerging markets generally involves a higher degree of risk due to the greater possibility of political or economic instability and societal tensions. As such, you should be aware that investments in emerging markets may subject to higher price volatility and therefore will tend to have a higher investment risks that will affect the fund's growth.
<b>Country risk</b>	Investments of the Fund in any countries may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in. For example, deteriorating economic condition of such countries may adversely affect the Fund's NAV.
<b>Currency risk</b>	As the investments of the Fund may be denominated in currencies other than the base currency of the Fund, any fluctuation in the exchange rate between the base currency of the Fund and the currencies in which the investments are denominated may have an impact on the value of these investments. Any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.

**Note:** Please take note that if your investments are made through an IUTA via a nominee system of ownership, you would not be deemed to be a Unit holder under the Deed and as a result, you may not exercise all the rights ordinarily conferred to a Unit holder (e.g. the right to call for Unit holders' meetings and the right to vote at a Unit holders' meeting).

#### FEES & CHARGES

<b>Application Fee</b>	CWA	: Up to 2.00% of the NAV per unit
	IUTAs	: Up to 2.00% of the NAV per unit
<b>Withdrawal Fee</b>	Nil.	
<b>Switching Fee</b>	Switching is treated as a withdrawal from one (1) fund and an investment into another CIMB-Principal fund, you will be charged a Switching Fee equal to the difference (if any) between the Application Fees of these two (2) funds. In addition, we may impose a RM100 administrative fee for every switch.	
<b>Transfer Fee</b>	A maximum of RM50.00 may be charged for each transfer.	
<b>Management Fee</b>	Up to 1.00% per annum of the NAV of the Fund.	
<b>Trustee Fee</b>	0.07% per annum of the NAV of the Fund.	
<b>Other charges payable directly by the investor when purchasing or withdrawing the units</b>	Any applicable bank charges and other bank fees incurred as a result of an investment or withdrawal will be borne by the investor.	

<b>Expenses directly related to the Fund</b>	Only expenses that are directly related to the Fund can be charged to the Fund. Examples of relevant expenses are audit fee and tax agent's fee.
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**Note:** All fees and charges are subject to any applicable taxes (including but not limited to GST) and/or duties as may be imposed by the government or other authorities (if any) from time to time. As a result of changes in any rule, regulation, directive, notice and/or law issued by the government or relevant authority, there may be additional cost to the fees, expenses, charges and/or taxes payable to and/or by the Fund or you as disclosed in the Product Highlights Sheet.

Despite the maximum Application Fee or Withdrawal Fee disclosed above, you may negotiate with us or our Distributors for lower fee or charges. However, you should note that we or our Distributors may, for any reason at any time, where applicable, accept or reject your request and without having to assign any reason, either generally (for all investors) or specifically (for any particular investor or a group of investors) without prior notice to you.

We may, for any reason at any time, where applicable, waive or reduce the amount of any fees (except the Trustee Fee) or other charges payable by you in respect of the Fund, either generally (for all investors) or specifically (for any particular investor) and for any period or periods of time at our absolute discretion.

## TRANSACTION INFORMATION

<b>Minimum investment<sup>#</sup></b>	<b>initial</b>	Non-RSP	: RM2,000 or such other amount as we may decide from time to time.
		RSP	: RM2,000 or such other amount as we may decide from time to time.
<b>Minimum additional investment</b>		Non-RSP	: RM500 or such other amount as we may decide from time to time.
		RSP	: RM500 or such other amount as we may decide from time to time.
<b>Minimum withdrawal</b>	500 units or such other amount as we may decide from time to time.		
<b>Minimum balance</b>	1,000 units or such other amount as we may decide from time to time.		
<b>Switching</b>	Switching will be conducted based on the value of your investment in the Fund. The minimum amount for a switch is subject to: <ul style="list-style-type: none"> <li>▪ For switching out of the Fund: <ul style="list-style-type: none"> <li>○ the minimum withdrawal amount applicable to the Fund that you intend to switch out;</li> <li>○ the minimum balance required for the Fund that you intend to switch out, unless you are withdrawing from the Fund in entirety; and</li> <li>○ the Withdrawal Fee of the Fund that you intend to switch out (if any).</li> </ul> </li> <li>▪ For switching into the Fund: <ul style="list-style-type: none"> <li>○ the minimum initial investment amount or the minimum additional investment amount (as the case may be) applicable to the Fund that you intend to switched into; and</li> <li>○ the Switching Fee applicable for the proposed switch (if any).</li> </ul> </li> </ul>		
<b>Transfer</b>	Transfer of unit holdings is allowed but this is subject to such terms and conditions as may be stipulated in the respective Deeds. However, we may allow/refuse any transfer of unit at our absolute discretion.		
<b>Cooling off period</b>	Six (6) Business Days from the date the application form is received and accepted by us or our Distributors from the first time investor. However, CIMB-Principal's staff and person(s) registered to deal in unit trust of CIMB-Principal or any of our Distributors are not entitled to the cooling-off right.		

<sup>#</sup> The minimum initial investment for the EPF-MIS shall be RM1,000 (or such other amount as may be determined by EPF) or as per the amount stated under the minimum initial investment column, whichever is higher. Please note that there may be changes to the status of the eligibility of the Fund under the EPF-MIS from time to time. Please refer to our website at <http://www.cimb-principal.com.my> or <http://www.kwsp.gov.my> for updated information.

**Note:** You may request for a lower amount or number of units when purchasing units (or additional units) or withdrawing units, which will be at our sole and absolute discretion. However, you should note that we may, for any reason at any time, where applicable, accept or reject your request to lower the amount or number of units and without having to assign any reason, either generally (for all investors) or specifically (for any particular investor or a group of investors) without prior notice to you. We may also, for any reason at any time, where applicable, reduce the minimum balance, either generally (for all investors) or specifically (for any particular investor or a group of investors) without prior notice to you. For increase in the amount or units for minimum withdrawal and minimum balance, we will require concurrence from the Trustee and you will be notified of such changes before implementation.

**YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF AN INDIVIDUAL AGENT.**

## VALUATIONS

We will value the Fund for a Business Day at the end of that Business Day (T day). The NAV per unit for a Business Day is available on our website at <http://www.cimb-principal.com.my> after 10:00 a.m. on the following Business Day (T+1).

Please refer to the "Unit Pricing" section of the Master Prospectus (Shariah-compliant Funds) for more information.

## AVENUES TO EXIT THIS INVESTMENT

To exit from this investment, you may withdraw from the Fund, switch out of the Fund or transfer your unit holdings to other investors. You may withdraw your investment at the NAV per unit of the Business Day.

Withdrawals can be made from the Fund by completing a withdrawal form and sending it to the relevant Distributor or our head office. There is no restriction on the frequency of withdrawals. The amount that you will receive is calculated by the withdrawal value less the Withdrawal Fee, if any. You will be paid in RM within ten (10) calendar days. However, if the total withdrawal amount is fifteen percent (15%) or more of the total NAV of the Fund for a Business Day, we will pay to you within fifteen (15) calendar days from the day we receive the withdrawal notice. You will have to bear the applicable bank fees and charges, if any.

For more information on the withdrawals, switching, transfer facility and cooling-off period, please refer to the "Transaction Information" chapter of the Master Prospectus (Shariah-compliant Funds). For more information on the fees and charges incur when you exit from this investment, please refer to "Fees, Charges and Expenses" chapter of the Master Prospectus (Shariah-compliant Funds).

## FUND PERFORMANCE

### Average total return of the Fund

FYE: 31 March 2017 in %	1-Year	3-Year	5-Year	10-Year	Since inception
<b>Fund</b>	2.02	3.65	3.83	5.29	5.02

*Note: All performance figures have been extracted from Lipper.*

### Annual total return of the Fund

FYE: 31 March 2017, in %	1-Year	2-Year	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year	Since inception
<b>Fund</b>	2.02	5.17	11.35	15.83	20.67	33.11	53.26	46.29	48.21	67.52	72.27

*Note: All performance figures have been extracted from Lipper.*

### Basis of calculation and assumptions made in calculating the returns

Percentage growth	=	$\frac{\text{NAV on that day} - \text{NAV of previous day}}{\text{NAV of previous day}}$	Average total return	=	$\frac{\text{Total returns of the years under review}}{\text{Number of years under review}}$
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### Fund's performance against benchmark

FYE: 31 March 2017, in %	1-Year	3-Year	5-Year	10-Year	Since Inception
<b>Fund</b>	2.02	11.35	20.67	67.52	72.27
<b>Benchmark</b>	1.88	9.17	16.99	13.47	45.05

*Note: All performance figures have been extracted from Lipper.*

For the financial year under review, the Fund's total return rose by 3.78%, while the benchmark rose by 2.99%. The Fund outperformed its benchmark by 0.79%.

### Portfolio Turnover Ratio ("PTR")

FYE: 31 March	2016	2015	2014
<b>Fund</b>	0.71	0.62	0.66

The Fund's PTR increased from 0.62 times to 0.71 times as there were more trading activities carried out during the financial year.

### Distribution

FYE: 31 March		2016	2015	2014
<b>Fund</b>	Gross distribution per unit (Sen)	4.45	-	4.45
	Net distribution per unit (Sen)	4.45	-	4.44

Distribution was in the form of cash or reinvested into additional units in the Fund at the NAV per unit on the distribution date.

**PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE.**

## CONTACT FOR FURTHER INFORMATION / COMPLAINT

- (i) You may contact our Customer Care Centre at (03) 7718 3100. Our Customer Care Centre is available Mondays to Fridays (except on Selangor public holidays), from 8:30 a.m. to 5:30 p.m. (Malaysian time) or you can e-mail us at [service@cimb-principal.com.my](mailto:service@cimb-principal.com.my).
- (ii) Alternatively, you may also contact:
- (a) Securities Industry Dispute Resolution Center (SIDREC):
- via phone to : 03-2282 2280
  - via fax to : 03-2282 3855
  - via e-mail to : [info@sidrec.com.my](mailto:info@sidrec.com.my)
  - via 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
- (b) SC's Investor Affairs & Complaints Department:
- via phone to Aduan Hotline at : 03-6204 8999
  - via fax to : 03-6204 8991
  - via e-mail to : [aduan@seccom.com.my](mailto:aduan@seccom.com.my)
  - via online complaint form available at [www.sc.com.my](http://www.sc.com.my)
  - via letter to : Investor Affairs & Complaints Department  
Securities Commission Malaysia  
No 3 Persiaran Bukit Kiara, Bukit Kiara  
50490 Kuala Lumpur
- (c) FIMM's Complaints Bureau:
- via phone to : 03-2092 3800
  - via fax to : 03-2093 2700
  - via e-mail to : [complaints@fimm.com.my](mailto:complaints@fimm.com.my)
  - via online complaint form available at [www.fimm.com.my](http://www.fimm.com.my)
  - via letter to : Legal, Secretarial & Regulatory Affairs  
Federation of Investment Managers Malaysia  
19-06-1, 6th Floor Wisma Tune,  
No. 19, Lorong Dungun Damansara Heights  
50490 Kuala Lumpur

## APPENDIX: GLOSSARY

Application Fee	- Preliminary charge on each investment.
Bursa Malaysia	- Bursa Malaysia Securities Berhad.
Business Day	- Mondays to Fridays when Bursa Malaysia is open for trading, and/or banks in Kuala Lumpur and/or Selangor are open for business. <b>Note:</b> We may declare certain Business Days to be a non-Business Day for a Fund, if the Fund's investment in foreign markets (if any) which are closed for business or suspended is at least 50% of the Fund's NAV. This information will be communicated to you via our website at <a href="http://www.cimb-principal.com.my">http://www.cimb-principal.com.my</a> . Alternatively, you may contact our Customer Care Centre at 603-7718 3100.
CIMB-Principal or the Manager	- CIMB-Principal Asset Management Berhad .
CIMB-Principal Fund	- Any unit trust funds that may be offered by CIMB-Principal.
CIS	- Refers to collective investment schemes as defined under the SC Guidelines.
CWA	- Refers to the unit trust consultants of CIMB-Principal.
Deed	- The principal deed and any supplemental deed in respect of the Funds made between us, the Trustee and the Unit holders of the Funds, agreeing to be bound by the provisions of the respective Deeds.
Distributor	- Any relevant persons and bodies appointed by CIMB-Principal from time to time, who are responsible for selling units of the Funds.
EPF	- Employees' Provident Fund.
EPF-MIS	- EPF's Members Investment Scheme.
FBM EMAS Shariah Index	- FTSE Bursa Malaysia EMAS Shariah Index.
Fitch	- Fitch Ratings.
FTSE	- The Financial Times and the London Stock Exchange.
Fund or IESF	- CIMB Islamic Enhanced Sukuk Fund.
GST	- Refers to the tax levied on goods and services pursuant to the Goods and Services Tax Act 2014.
IMS	- Investment Management Standards issued by the Federation of Investment Managers Malaysia.
IUTAs	- Institutional Unit Trust Advisers.
MARC	- Malaysian Rating Corporation Berhad.

Management Fee Master Prospectus (Shariah-compliant Funds)	- A percentage of the NAV of the Fund that is paid to us for managing the portfolio of the Fund.
NAV	- Refers to the disclosure document issued by us describing the details of the Funds.
NAV of the Fund	- Net Asset Value.
NAV per unit	- The NAV of the Fund is the value of all Fund's assets less the value of all the Fund's liabilities, at the point of valuation. For the purpose of computing the annual Management Fee (if any) and annual Trustee Fee (if any), the NAV of the Fund should be inclusive of the Management Fee and Trustee Fee for the relevant day.
OTC	- The NAV of the Fund divided by the number of units in circulation, at the valuation point.
Product Highlights Sheet	- Over-the-counter.
RAM	- Refers to the disclosure document issued by the Manager that contains clear and concise information of the salient features of the Fund.
RM or MYR	- RAM Rating Services Berhad.
RSP	- Malaysian Ringgit.
S&P	- Regular Savings Plan.
SAC	- Standard & Poor's.
SC	- Shariah Advisory Council.
SC Guidelines Shariah	- Securities Commission Malaysia.
Sukuk	- Guidelines on Unit Trust Funds issued by the SC.
Switching Fee	- Islamic law, originating from the Qur'an (the holy book of Islam), and its practices and explanations rendered by the prophet Muhammad (pbuh) and ijihad of ulamak (personal effort by qualified Shariah scholars to determine the true ruling of the divine law on matters whose revelations are not explicit).
Transfer Fee	- Refers to certificates of equal value which evidence undivided ownership or investment in the assets using Shariah principles.
Trustee Fee	- <b>Note:</b> For local Sukuk, it must also comply with concepts endorsed by the SAC.
UK	- A charge that may be levied when switching is done from one (1) fund to another.
Unrated Sukuk	- A nominal fee levied for each transfer of units from one (1) Unit holder to another.
Unit holder	- A percentage of the NAV of the Fund that is paid to the Trustee for its services rendered as trustee of the Fund.
Withdrawal Fee	- United Kingdom.
	- Unrated Sukuk refers to Sukuk which are not rated by any rating agencies, including but not limited to Islamic treasury bills, Sukuk issued by government, government agency, statutory board or a corporation.
	- <b>Note:</b> In this context, Unrated Sukuk are not junk Sukuk. The Fund will only invest in Unrated Sukuk that fulfils the selection criteria of the credit evaluation process, as pre-determined in our investment policy and strategy.
	- The registered holder for the time being of a unit of the Fund including persons jointly so registered.
	- A charge levied upon withdrawal under certain terms and conditions (if applicable).

**Note:** Unless the context otherwise requires

- words importing the singular number should include the plural number and vice versa;
- reference to any rules, regulations, guidelines, standards, directives, notices, legislation or statutes in this Product Highlights Sheet shall be reference to those rules, regulations, guidelines, standards, directives, notices, legislations or statutes for the time being in force, as may be amended, varied, modified, updated, superseded and/or re-enacted, from time to time;
- time, day or date disclosed in this Product Highlights Sheet shall be a reference to that time, day or date in Malaysia; and
- reference to "days" in this Product Highlights Sheet will be taken to mean calendar days.

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