

Date of issuance: 1 September 2018

PRODUCT HIGHLIGHTS SHEET

CIMB ISLAMIC GLOBAL EQUITY 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 Global Equity Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of CIMB Islamic Global Equity Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends CIMB Islamic Global Equity 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 CIMB Islamic Global Equity 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 in securities restricted to unit trust under the Capital Markets and Services Act 2007 and specializes in managing and operating unit trusts for investors, 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 Prospectus dated 19 September 2017 and its supplementary (if any). You are advised to request, read and understand the Prospectus before deciding to invest.

BRIEF INFORMATION ON CIMB ISLAMIC GLOBAL EQUITY FUND

CIMB Islamic Global Equity Fund is an open-ended equity fund issued by CIMB-Principal which aims to achieve capital appreciation over the long term through Shariah-compliant investments primarily in the global markets. The Fund is established with a multi-class structure and is allowed to establish new Class(es) from time to time. For investors in Malaysia, currently, only Class MYR is available for sale.

This is neither a capital protected nor a capital guaranteed fund.

PRODUCT SUITABILITY

The recommended investment timeframe for this Fund is five (5) years or more. This Fund is suitable for investors who:

- have long term investment horizon;
- want a portfolio of investments that adhere to Shariah principles;
- want a diversified portfolio of equities globally; and
- seek capital appreciation over the long-term.

KEY PRODUCT FEATURES

Fund Category/Type	Equity (Shariah-compliant)/ Growth
Base currency	USD
Benchmark	MSCI ACWI Islamic Index. <i>Note: The Fund's benchmark is for performance comparison purpose only. Information on the benchmark can be obtained from https://www.msci.com/indexes.</i>
Investment policy and principal investment strategy	<p>The Fund will invest a minimum of 70% and up to a maximum of 98% of its NAV in Shariah-compliant equities and equities related securities globally in order to gain long-term capital growth, with at least 2% of the Fund's NAV in Shariah-compliant liquid assets. The Fund may also invest up to 28% of the Fund's NAV in Sukuk, Shariah-compliant money market instruments and Islamic Deposits. The Fund may also opt to seek investment exposure via Shariah-compliant CIS that is in line with the objective of the Fund, subject to the requirements of the SC Guidelines.</p> <p>When deemed necessary by the fund manager, the Fund may invest a significant portion in Shariah-compliant CIS with underlying in Shariah-compliant equities, in order to achieve a broad exposure to the global markets, especially in times when the Fund's NAV is deemed small (i.e. the Fund's NAV is insufficient to invest in a diversified portfolio similar to MSCI ACWI Islamic Index). In these circumstances, the investment via Shariah-compliant CIS aims to provide the portfolio with an overall exposure of equities globally. The Fund will invest in Shariah-compliant CIS with underlying in equities of companies that are domiciled in, listed in and/or have operations or businesses in any countries globally.</p> <p>The asset allocation strategy for this Fund is as follows:</p> <ul style="list-style-type: none"> ▪ between 70% to 98% (both inclusive) of the Fund's NAV will be invested in Shariah-compliant equities globally; ▪ up to 28% of the Fund's NAV may be invested in Sukuk, Shariah-compliant money market instruments and Islamic Deposits; and ▪ at least 2% of the Fund's NAV will be invested in Shariah-compliant liquid assets.
Launch date	Class MYR: 19 September 2017
Financial year-end	30 April
Distribution policy	Class MYR: We have the discretion to make income distribution on an ad-hoc basis, depending on the availability of realised income and/or realised gains and at our discretion.
Manager	CIMB-Principal Asset Management Berhad
Trustee	HSBC (Malaysia) Trustee Berhad
Shariah adviser	CIMB Islamic Bank Berhad
Solicitors	Soon Gan Dion & Partners

KEY RISKS

General risks of investing in a unit trust fund

Returns not guaranteed	The investment of the fund is subject to market fluctuations and its inherent risk. There is NO GUARANTEE on the investment returns, nor any assurance that the Fund's investment objective will be achieved.
General market environment risk	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.
Inflation risk	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 investors' purchasing power even though the value of the investment in monetary terms has increased.
Manager's risk	This risk refers to the day-to-day management of the fund by the manager which will impact the performance of the fund. For example, investment decisions undertaken by the manager, as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the deed, relevant law or guidelines due to factors such as human error or weaknesses in operational process and systems, may adversely affect the performance of the fund.
Financing risk	This risk occurs when investors obtain financing to finance their investment. The inherent risk of investing with money obtained from financing includes investors unable to service the financing payments. In the event units are used as collateral, an investor may be required to top-up the investors' existing installment if the prices of units fall below a certain level due to market conditions. Failing which, the units may be sold at a lower net asset value per unit as compared to the net asset value per unit at the point of purchase towards settling the financing.
Reclassification of Shariah status risk	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 or the Shariah boards of the relevant Islamic indices.

Specific risks of the Fund

Stock specific risk	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.
Country risk	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 laws 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.
Liquidity risk	Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavourable prices.
Currency risk	<p>There are two (2) levels of currency risk associated with the investment of this Fund:</p> <p><u>Currency risk at the Fund's portfolio level</u> As the investments of the Fund may be denominated in currencies other than 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. You should be aware that if the currencies in which the investments are denominated in depreciate against the base currency of the Fund, this will have an adverse effect on the NAV of the Fund and vice versa. You should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.</p> <p><u>Currency risk at the Class level</u> You should also be aware that currency risk is applicable to Class(es) which is in a different currency than the base currency of the Fund. The impact of the exchange rate movement between the base currency of the Fund and the currency denomination of the respective Classes may result in a depreciation of the value of your holdings as expressed in the base currency of the Fund.</p> <p>You should realise that currency risk is considered as one of the major risks due to the volatile nature of the foreign exchange market. When deemed necessary, we may utilize derivative instruments, subject to prevailing SC Guidelines, to hedge currency risk.</p>
Credit and default risk	Investment of the Fund may involve a certain degree of credit and default risk. Generally, credit and default risk is the risk of loss due to the counterparty's and/or issuer's non-payment or untimely payment of the investment amount as well as the returns on investment. We aim to mitigate this risk by performing fundamental credit research and analysis to determine the creditworthiness of its counterparty and/or issuer.
Interest rate risk	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

	<p>in Sukuk.</p> <p>Please note that although Sukuk is a non-interest bearing instrument, its price movement is benchmarked against the interest rates. As such, investment in Sukuk will have an exposure to the movement of the interest rates. Even though the Fund does not invest in interest bearing instruments, the interest rate referred herein is to the general interest rate of the country, which may affect the value of the investment of the Fund.</p>
Risk associated with investing in CIS	<p>Since the Fund may invest entirely into Shariah-compliant CIS, there is a risk of concentration into CIS, in which the CIS's management company has absolute discretion over the CIS's investment technique and knowledge, operational controls and management. In the event of mismanagement of the CIS and/or the management company, the NAV of the Fund, which invests into those CIS would be affected negatively. Should the situation arise, we will seek for another CIS that is consistent with the objective of this Fund.</p>
Risk of investing in emerging markets	<p>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 be subjected to higher price volatility and therefore will tend to have a higher investment risks that will affect the Fund's growth.</p>

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

	Class(es) of units
	Class MYR
Application Fee	<p>CWA : Up to 6.50% of the NAV per unit.</p> <p>IUTAs : Up to 5.50% of the NAV per unit.</p>
Withdrawal Fee	Nil.
Switching Fee	<p>Switching is treated as a withdrawal from Class MYR and an investment into another Class or CIMB-Principal Fund (or its class). As such, you will be charged a Switching Fee equal to the difference (if any) between the Application Fee of Class MYR and the Application Fee of the other Class or CIMB-Principal Fund (or its class). Switching Fee will not be charged if the Class or CIMB-Principal Fund (or its class) to be switched into has a lower Application Fee. In addition, we may impose a RM100 administrative fee for every switch. You may negotiate to lower the Switching Fee and/or administrative fees with us or our Distributors. We also have the discretion to waive the Switching Fee and/or administrative fees.</p>
Transfer Fee	A maximum of RM50.00 may be charged for each transfer.
Management Fee	Up to 1.80% per annum of the NAV of the Class.
Trustee Fee	Up to 0.06% per annum (including local custodian fee but excluding foreign sub-custodian fee and charges) on the NAV of the Fund. The foreign sub-custodian fee and charges is dependent on the country invested and is charged monthly in arrears.
Other charges payable directly by you when purchasing or withdrawing the units	Any applicable bank charges and other bank fees incurred as a result of an investment or redemption will be borne by you.
Expenses directly related to the Fund	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.

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 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. If you invest via EPF-MIS (where available), you may be charged an Application Fee of up to 3.00% of the NAV per unit, or such other rate as may be determined by the EPF.

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 or a group of investors) and for any period or periods of time at our absolute discretion.

TRANSACTION INFORMATION

	Class(es) of units
	Class MYR
Minimum initial investment*	RM500 or such other amount as we may decide from time to time.
Minimum additional investment	RM100 or such other amount as we may decide from time to time.
Minimum withdrawal	400 units or such other amount as we may decide from time to time.
Minimum balance	2,000 units or such other amount as we may decide from time to time.
Regular Savings Plan	Regular Savings Plan (RSP) is available for Class MYR. The RSP allows you to make regular monthly investments of RM100 or more, direct from your account held with a bank approved by us or our Distributors. The minimum initial investment for the RSP is RM500 or such other amount as we may decide from time to time.
Switching	Switching is available between the Classes of the Fund or between a Class and other CIMB-Principal Funds (or its classes), which should be denominated in the same currency. You may contact our Customer Care Centre at (03) 7718 3100 for more information on the availability of switching. Please also refer to the "Switching" section of the Prospectus for more information.
Transfer	We may, at our absolute discretion allow or refuse transfer of units subject to such terms and conditions as may be stipulated in the Deed. However, we may refuse to register any transfer of a unit at our absolute discretion.
Cooling-off period	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. In addition, if you have invested via the EPF-MIS (where available), your cooling-off right is subject to EPF's terms and conditions.

* The minimum initial investment for EPF-MIS (where available) shall be RM1,000 (or such 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 A UNIT TRUST CONSULTANT.

VALUATIONS

We will carry out the valuation for the Classes for a Business Day on the next Business Day (T+1) by 4:00 p.m. This is to cater for the currency translation of the foreign securities or instruments to the Fund's base currency based on the bid exchange rate quoted by Bloomberg or Reuters at UK time 4:00 p.m. on the same day (Malaysian time 11:00 p.m. or 12:00 a.m.), or such other time as stipulated in the IMS. The NAV per unit for a Business Day is available on our website at <http://www.cimb-principal.com.my> after 5:30 p.m. on the following Business Day (T+1).

AVENUES TO EXIT THIS INVESTMENT

To exit from this investment, you may withdraw from the Class, 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 a Class 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 the currency of the Class (e.g. Class MYR will be paid in MYR) within ten (10) days of receipt of the complete withdrawal request. 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 Prospectus. 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 Prospectus.

FUND PERFORMANCE

Average total return of the Fund

FYE: 30 April 2018 in %	1-Year	3-Year	5-Year	10-Year	Since inception
Fund	-	-	-	-	(7.51)
Benchmark	-	-	-	-	(1.80)

Note: All performance figures have been extracted from Lipper.

Annual total return of the Fund

FYE: 30 April, in %	2018
Fund	(4.68)
Benchmark	(1.11)

Note: The Fund has not completed its 1-year financial period.

Since inception, the Fund declined by 4.68% while the benchmark declined by 1.11%. The underperformance was due to European exposure being the key laggards.

Basis of calculation and assumptions made in calculating the returns

Percentage growth	=	$\frac{\text{NAV on that day} - \text{NAV of previous day}}{\text{NAV of previous day}} * 100$	Average total return	=	$\frac{\text{Total returns of the years under review}}{\text{Number of years under review}}$
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Portfolio Turnover Ratio (“PTR”)

FYE: 30 April	2018	2017
Fund	0.65	-

Note: The Fund has not completed its 1-year financial period.

The Fund’s PTR was at 0.65 times mainly due to investment activities on the back of unit creations during the financial period under review.

Distribution

FYE: 30 April	2018	2017
Fund	Gross distribution per unit (Sen)	N/A
	Net distribution per unit (Sen)	N/A

There was no income distribution for the financial period from 19 September 2017 (date of launch) to 30 April 2018.

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 between 8:45 a.m. and 5:45 p.m. (Malaysian time) on Mondays to Thursdays and between 8:45 a.m. to 4:45 p.m. (Malaysian time) on Fridays (except on Selangor public holidays) or you can e-mail us at service@cimb-principal.com.my.
- (ii) Alternatively, you may also contact:
 - (a) Securities Industries Dispute Resolution Corporation (SIDREC):
 - via phone to : 03-2282 2280
 - via fax to : 03-2282 3855
 - via e-mail to : 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:
- (a) via phone to Aduan Hotline at : 03-6204 8999
 - (b) via fax to : 03-6204 8991
 - (c) via e-mail to : aduan@seccom.com.my
 - (d) via online complaint form available at www.sc.com.my
 - (e) via letter to : Investor Affairs & Complaints Department
Securities Commission Malaysia
No 3 Persiaran Bukit Kiara, Bukit Kiara, 50490 Kuala Lumpur
- (c) Federation of Investment Managers Malaysia's Complaints Bureau:
- via phone to : 03-2092 3800
 - via fax to : 03-2093 2700
 - via e-mail to : complaints@fimm.com.my
 - via online complaint form available at 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.
Business Day	- Mondays to Fridays when Bursa Malaysia Securities Berhad is open for trading, and/or banks in Kuala Lumpur and/or Selangor are open for business. Note: We may declare certain Business Days to be a non-Business Day if the Fund's investment in foreign markets which are closed for business is at least 50% of the Fund's NAV. This information will be communicated to you via our website at http://www.cimb-principal.com.my . 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.
Class	- Any class of units representing similar interest in the assets of the Fund.
Class MYR	- The Class of units issued by the Fund denominated in Malaysian Ringgit.
Commencement Date	- The next Business Day immediately following the end of the initial offer period.
CWA	- Refers to the unit trust consultants of CIMB-Principal.
Deed	- The principal deed and any supplemental deed in respect of the Fund made between the Manager, the Trustee and the Unit holders of the Fund, agreeing to be bound by the provisions of the Deed.
Distributor	- Any relevant persons and bodies appointed by CIMB-Principal from time to time, who are responsible for selling units of the Fund.
EPF	- Employees Provident Fund.
EPF-MIS	- EPF's Members Investment Scheme.
Fund or CIGEF	- CIMB Islamic Global Equity 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.
Islamic Deposits	- As per the definition of "Islamic deposit" in the Islamic Financial Services Act 2013. Note: To exclude Islamic structured deposits.
IUTAs	- Institutional Unit Trust Advisers.
Management Fee	- A percentage of the NAV of the Class that is paid to us for managing the portfolio of the Fund.
MSCI ACWI	- Morgan Stanley Capital International All Country World Index.
NAV	- Net Asset Value.
NAV of the Fund	- The NAV of the Fund is the value of all the 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. The NAV of a Class is the NAV of the Fund attributable to a Class at the same valuation point.
NAV per unit	- The NAV attributable to a Class of units divided by the number of units in circulation for that Class, at the valuation point.
Product Highlights Sheet	- Refers to the disclosure document issued by us that contains clear and concise information of the salient features of the Fund.
Prospectus	- Refers to the disclosure document issued by us that contains clear and concise information of the salient features of the Fund.

RM or MYR	- Malaysian Ringgit.
SAC	- Shariah Advisory Council.
SC	- Securities Commission Malaysia.
SC Guidelines	- Guidelines on Unit Trust Funds issued by the SC.
Shariah	- 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).
Shariah Adviser	- CIMB Islamic Bank Berhad.
Sukuk	- Refers to certificates of equal value which evidence undivided ownership or investment in the assets using Shariah principles. Note: For local Sukuk, it must also comply with concepts endorsed by the SAC.
Switching Fee	- A charge that may be levied when switching is done from one (1) fund or class to another.
Transfer Fee	- A nominal fee levied for each transfer of units from one (1) Unit holder to another.
Trustee	- HSBC (Malaysia) Trustee Berhad.
Trustee Fee	- A percentage of the NAV of the Fund that is paid to the Trustee for its services rendered as trustee for the Fund.
UK	- United Kingdom.
Unit holder	- The registered holder for the time being of a unit of the Fund including persons jointly so registered.
USD	- United States Dollar.
Withdrawal Fee	- A charge levied upon redemption 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;
- any reference in this Product Highlights Sheet to any rules, regulations, guidelines, standards, directives, notices, legislations or statutes 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.
- any reference to a time, day or date 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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