

Date of Issuance: 4 December 2019

# Product Highlights Sheet

## Principal Global Multi Asset Income Fund

(formerly known as CIMB-Principal Global Multi Asset Income Fund)

### Responsibility Statement

This Product Highlights Sheet has been reviewed by the directors or authorised committee or persons approved by the directors of 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 omissions of other facts which would make any statement in the Product Highlights Sheet false or misleading.

### Statement of Disclaimer

The Securities Commission Malaysia has authorised/recognised the issuance of Principal Global Multi Asset Income Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Principal Global Multi Asset Income Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Principal Global Multi Asset Income 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 the Principal Asset Management Berhad responsible for the Principal Global Multi Asset Income 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

Principal Asset Management Berhad (“formerly known as CIMB-Principal Asset Management Berhad”) (“Principal Malaysia”) holds a Capital Markets Services License for fund management and dealing in securities restricted to unit trust under the Capital Markets Services Act 2007 and specializes in managing and operating unit trusts for investors, both institutional and retail. Principal Malaysia’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, Principal Malaysia is an approved private retirement scheme provider in Malaysia. Principal Malaysia 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 Information Memorandum for Principal Global Multi Asset Income Fund dated 4 December 2019 and its supplementary (if any). You are advised to request, read and understand the Information Memorandum before deciding to invest.**

## Brief Information on Principal Global Multi Asset Income Fund

Principal Global Multi Asset Income Fund is a Wholesale Fund issued by Principal Malaysia aims to provide income and potential capital growth to investors through investments in one collective investment scheme, which invests in a diversified portfolio of global assets.

This is neither a capital protected nor capital guaranteed fund.

### Product Suitability

This Fund best suits you if you:

- are Sophisticated Investors;
- have a medium term to long term investment horizon; and/or
- seek exposure in global mixed assets which is structured via a feeder fund.

### Key Product Features

<b>Fund Category/Type</b>	Wholesale Fund (Feeder Fund) / Income and capital growth.																			
<b>Base currency</b>	USD																			
<b>Benchmark</b>	The Fund adheres to the benchmark of the Target Fund for performance comparison purpose. The benchmark of the Target Fund may be found in the prospectus of the Target Fund available on <a href="http://www.jpmorganassetmanagement.lu">http://www.jpmorganassetmanagement.lu</a> . Currently, the benchmark of the Target Fund is 40% Bloomberg Barclays US High Yield 2% Issuer Cap Index (Total Return Gross) Hedged to USD / 35% MSCI World Index (Total Return Net) Hedged to USD / 25% Bloomberg Barclays Global Credit Index (Total Return Gross) Hedged to USD.																			
<b>Investment policy and principal investment strategy</b>	In order to achieve its objective, the Fund will invest at least 95% of its NAV in the Target Fund; a portfolio established on 11 December 2008 under JPMorgan Investment Funds. The Fund will invest in Class C (div) – USD (hedged) of the Target Fund, which is a share class denominated in USD with quarterly income distribution and hedged against the Target Fund's base currency of EUR. The Fund will also maintain up to 5% of its NAV in liquid assets.																			
	<p><b>Information on the Target Fund</b></p> <table border="1"> <tr> <td>Company</td> <td>:</td> <td colspan="2">JPMorgan Investment Funds</td> </tr> <tr> <td>Management Company</td> <td>:</td> <td colspan="2">JPMorgan Asset Management (Europe) S.à r.l.</td> </tr> <tr> <td>Investment Manager</td> <td>:</td> <td colspan="2">J. P. Morgan Investment Management Inc., JPMorgan Asset Management UK Limited</td> </tr> <tr> <td>Regulatory authority</td> <td>:</td> <td colspan="2">Commission de Surveillance du Secteur Financier</td> </tr> </table>				Company	:	JPMorgan Investment Funds		Management Company	:	JPMorgan Asset Management (Europe) S.à r.l.		Investment Manager	:	J. P. Morgan Investment Management Inc., JPMorgan Asset Management UK Limited		Regulatory authority	:	Commission de Surveillance du Secteur Financier	
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<b>Launch date</b>	Class MYR	:	20 March 2014	Class GBP-Hedged	:	4 December 2019*														
	Class USD	:	4 December 2019*	Class MYR-Hedged	:	4 December 2019*														
	Class AUD-Hedged	:	4 December 2019*	Class SGD-Hedged	:	4 December 2019*														
	* We have the discretion to determine the launch date, which shall be 4 December 2019, or such other date as may be determined by us.																			
<b>Financial year-end</b>	31 Jul																			
<b>Distribution policy</b>	Depending on the level of income (if any) the Class generates, the Class will distribute on a quarterly basis. If the distribution available is too small or insignificant, any distribution may not be of benefit to the Unit holders as the total cost to be incurred in any such distribution may be higher than the amount for distribution. We have the discretion to decide on the amount to be distributed to the Unit holders.																			
<b>Manager</b>	Principal Asset Management Berhad (formerly known as CIMB-Principal Asset Management Berhad)																			
<b>Trustee</b>	HSBC (Malaysia) Trustee Berhad																			
<b>Solicitors</b>	Soon Gan Dion & Partners																			

### Key Risks

General risks of investing in a collective investment scheme	
<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>Market 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 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>Loan financing risk</b>	This risk occurs when you take a loan/financing to finance your investment. The inherent risk of investing with borrowed money includes you being unable to service the loan repayments. In the event units are used as collateral, you may be required to top-up your existing instalment if the price of units fall below a certain level due to market conditions. Failing which, the units may be sold at a lower NAV per unit as compared to the NAV per unit at the point of purchase towards settling the loan.
<b>Specific risks of the Fund</b>	
<b>Fund Manager's risk</b>	Since the Fund invests into a CIS managed by another manager, the Management Company has absolute discretion over the Target Fund's investment technique and knowledge, operational controls and management. In the event of mismanagement of the Target Fund, the NAV of the Fund, which invests into the Target Fund, would be affected negatively. Although the probability of such occurrence is minute, should the situation arise, we reserve the right to seek for an alternative CIS that is consistent with the objective of this Fund, subject to your approval.
<b>Currency risk</b>	<p>You should be aware that currency risk is applicable to Class(es) (e.g. Class MYR) which is in a different currency than the base currency of the Fund (i.e. USD). The impact of the exchange rate movement between the base currency of the Fund and the currency denomination of the respective Class(es) may result in a depreciation of the value of your holdings as expressed in the currency denomination of the Class(es).</p> <p>As for a hedged Class, the Class itself provides mitigation to the currency risk arising from the difference between the currency denomination of the Class and the base currency of the Fund. While we aim to fully hedge the currency risk for a hedged Class, you should note that it may not entirely eliminate currency risk. In addition, you should note that, as a result of hedging, a hedged Class will not be able to enjoy the full benefits of the currency movement in the event of a favourable movement of the currency denomination of the hedged Class against the base currency of the Fund. You should also note that hedging incurs costs, in which will impact the NAV of a hedged Class.</p>
<b>Country risk</b>	As the Fund invests in the Target Fund which is domiciled in Luxembourg, the Fund's investments in the Target Fund may be affected by risks specific to Luxembourg. Such risks include adverse changes in Luxembourg's economic fundamentals, social and political stability, laws and regulations and foreign investments policies. These factors may be an adverse impact on the prices of the Target Fund's investments, which will depress the Target Fund's NAV growth, and consequently depress the Fund's NAV growth.

#### Specific risks related to the Target Fund

The specific risk related to the Target Fund includes but not limited to:

##### Investment risks

- Derivatives risk
- Hedging risk
- China risk
- Contingent convertible bonds risk
- Convertible securities risk
- Debt securities risk
- Emerging markets risk
- Equities risk
- MBS/ABS risk
- REITs risk

##### Other associated risks

- Credit risk
- Currency risk
- Interest rate risk
- Liquidity risk
- Market risk

##### Outcomes to the shareholder (Potential impact of the risks above)

- Loss
- Volatility
- Failure to meet the Target Fund's objective

For more details, please refer to the "Risk Factors" section of the Information Memorandum. The above summary of risks does not purport to be an exhaustive list of all the risk factors relating to investments in the Fund and are not set out in any particular order of priority. You should be aware that an investment in a Wholesale Fund may be exposed to other risks from time to time. If in doubt, please consult your professional advisers for a better understanding of the risks.

**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	Class USD	Class AUD-Hedged	Class GBP-Hedged	Class MYR-Hedged	Class SGD-Hedged
<b>Application Fee</b>	Principal Distributors		: Up to 6.50% of the NAV per unit.			
	IUTAs		: Up to 5.50% of the NAV per unit.			
<b>Withdrawal Fee</b>	Nil					
<b>Switching Fee</b>	Switching is treated as a withdrawal from one class or fund and an investment into another Class or Principal Malaysia's fund (or its class). As such, you may be charged a Switching Fee equal to the difference (if any) between the Application Fee of the Class and the Application Fee of the other class or Principal Malaysia's fund (or its class). Switching Fee will not be charged if the Class or Principal Malaysia's fund (or its class) to be switched into has a lower Application Fee. We may impose					
	MYR 100	USD 35	AUD 35	GBP 35	MYR 100	SGD 35
	(or equivalent) administrative fee for every switch. You may negotiate to lower the Switching Fee and/or administrative fees. We also have the discretion to waive the Switching Fee and/or administrative fees.					
<b>Transfer Fee</b>	A maximum of MYR 50	A maximum of USD 15	A maximum of AUD 15	A maximum of GBP 15	A maximum of MYR 50	A maximum of SGD 15
	may be charged for each transfer.					
<b>Management Fee</b>	Up to 1.80% per annum of the NAV of the Class.					
<b>Trustee Fee</b>	Up to 0.04% per annum (including local custodian fees and charges but excluding foreign sub-custodian fees and charges) on the NAV of the Fund.					
<b>Expenses directly related to 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.					
<b>Other charges payable indirectly by you when investing in the Fund</b>	Any applicable bank charges and other bank fees incurred as a result of an investment or redemption will be borne by the investor.					

**Note:** All fees and charges are subject to any applicable taxes 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 Sophisticated investors) or specifically (for any particular Sophisticated investor, a group of Sophisticated investors or investments made via any digital platform) 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 Sophisticated investors) or specifically (for any particular Sophisticated investor, a group of Sophisticated investors or investments via any digital platform) and for any period or periods of time at our absolute discretion.

## Transaction Information

	Class(es) of units					
	Class MYR	Class USD	Class AUD-Hedged	Class GBP-Hedged	Class MYR-Hedged	Class SGD-Hedged
<b>Minimum initial investment</b>	MYR 10,000	USD 2,000	AUD 2,000	GBP 2,000	MYR 10,000	SGD 2,000
	or such other amount as we may decide from time to time.					
<b>Minimum additional investment</b>	MYR 500	USD 1,000	AUD 1,000	GBP 1,000	MYR 500	SGD 1,000
	or such other amount as we may decide from time to time.					
<b>Minimum withdrawal</b>	1,000 units	1,000 units	1,000 units	1,000 units	1,000 units	1,000 units
	or such other amount as we may decide from time to time.					
<b>Minimum balance</b>	10,000 units	2,000 units	2,000 units	2,000 units	10,000 units	2,000 units

	or such other amount as we may decide from time to time.
<b>Regular Savings Plan</b>	Currently, RSP is only available for Class MYR and Class MYR-Hedged. It allows you to make regular monthly investments of RM 500 or more, direct from your account held with a bank approved by us or our Distributors. The minimum initial investment for the RSP is RM10,000 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 Class. The minimum amount for a switch is subject to: <ul style="list-style-type: none"> <li>▪ for switching out of the Class: <ul style="list-style-type: none"> <li>○ the minimum withdrawal amount applicable to the Class;</li> <li>○ the minimum balance required (after the switch) for the Class, unless you are withdrawing from the Class in entirety; and</li> <li>○ the Withdrawal Fee of the Class (if any);</li> </ul> </li> <li>▪ for switching into the Class: <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 Class; and</li> <li>○ the Switching Fee applicable for the proposed switch (if any).</li> </ul> </li> </ul> You may negotiate to lower the amount for your switch with us or our Distributors.
<b>Transfer facility</b>	We may, at our absolute discretion, allow or refuse Unit holders to transfer their units subject to such terms and conditions as may be stipulated in the Deed.
<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, Principal Malaysia's staff and person(s) registered to deal in unit trust of Principal Malaysia or any Distributor are not entitled to the cooling-off right.

**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 a lower amount or number of units and without having to assign any reason, either generally (for all Sophisticated investors) or specifically (for any particular Sophisticated investor, a group of Sophisticated investors or investments made via any digital platform) without prior notice to you. We may also, for any reason at any time, where applicable, reduce the minimum balance, either generally (for all Sophisticated investors) or specifically (for any particular Sophisticated investor, a group of Sophisticated investors or investments made via any digital platform) without prior notice to you. For increase in the number of 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 point 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 unit price for a Business Day is available on our website at <https://www.principal.com.my> after 5:30 p.m. on the following Business Day (T+1).

### Avenue to Exit This Investment

To exit from this investment, you may withdraw, switch out of or transfer your unit holdings to other investors. Please note that if you withdraw during the initial offer period, the Application Fee will not be refunded to you, except in the case of cooling-off period.

You may withdraw 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 USD will be paid in USD) within ten (10) days, upon 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 Information Memorandum. 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 Information Memorandum.

### Contact for Further Information / Complaint

- (i) You may contact our Customer Care Centre at (03) 7718 3000. 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. and 4:45 p.m. (Malaysian time) on Fridays (except on Selangor public holidays) or you can e-mail us at [service@principal.com.my](mailto:service@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
  - 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 Consumer & Investor Office:
- via phone to Aduan Hotline at : 03-6204 8999
  - via fax to : 03-6204 8991
  - via e-mail to : aduan@seccom.com.my
  - via online complaint form available at [www.sc.com.my](http://www.sc.com.my)
  - via letter to : Consumer & Investor Office  
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](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

ABS	- Refers to asset-backed security; a debt security whose yield, credit quality and effective maturity derive from an interest in an underlying pool of debt assets, such as credit card debt, car loans, mortgages, student loans, equipment lease, collateralised repo loans and EETCs (Enhanced Equipment Trust Certificates).
Application Fee	- Preliminary charge on each investment.
AUD	- Australian Dollar.
Business Day	- Mondays to Fridays when Bursa Malaysia is open for trading, and 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 if the jurisdiction of the Target Fund declares a non-business day and/or if the Target Fund's manager declares a non-dealing day. This information will be communicated to you via our website at <a href="https://www.principal.com.my">https://www.principal.com.my</a> . Alternatively, you can contact our Customer Care Centre at 603-7718 3000.
Class(es)	- Any class of units representing similar interest in the assets of the Fund.
Class AUD-Hedged	- The Class of units issued by the Fund denominated in AUD that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund and AUD.
Class GBP-Hedged	- The Class of units issued by the Fund denominated in GBP that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund and GBP.
Class MYR	- The Class of units issued by the Fund denominated in MYR.
Class MYR-Hedged	- The Class of units issued by the Fund denominated in MYR that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund and MYR.
Class SGD-Hedged	- The Class of units issued by the Fund denominated in SGD that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund and SGD.
Class USD	- The Class of units issued by the Fund denominated in USD.
Deed	- The principal deed and any supplemental deed in respect of the Fund made between us and the Trustee, in which the Unit holders agree to be bound by the provisions of the Deed.
Distributor	- Any relevant persons and bodies appointed by Principal Malaysia from time to time, who are responsible for selling units of the Fund including Principal Distributors and IUTAs.
Fund or GMAI	- Principal Global Multi Asset Income Fund (formerly known as CIMB-Principal Global Multi Asset Income Fund).
GBP	- Great Britain Pound.
IMS	- Investment Management Standards issued by the Federation of Investment Managers Malaysia.
IUTAs	- Institutional Unit Trust Scheme Advisers.
Management Fee	- A percentage of the NAV of the Class that is paid to the Manager for managing the portfolio of the Fund.

MBS	- Refers to mortgage-backed security; a debt security whose yield, credit quality and effective maturity derive from an interest in an underlying pool of mortgages. The underlying mortgages may include, but are not limited to, commercial and residential mortgages, and the mortgage-backed securities may be agency (created by quasi US government agencies) and non-agency (created by private institutions).
Medium to long term	- Refers to a period of three (3) years or more.
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 of the Fund divided by the number of units in circulation, at the valuation point.
Principal Distributors	- Refers to the unit trust scheme consultants of Principal Malaysia (authorised Principal Malaysia distributors).
Principal Malaysia or the Manager	- Principal Asset Management Berhad (formerly known as CIMB-Principal Asset Management Berhad).
Product Highlights Sheet	- Refers to the disclosure document issued by the Manager that contains clear and concise information of the salient features of the Fund.
SC	- Securities Commission Malaysia.
SGD	- Singapore Dollar.
Sophisticated Investor	- Refers to investors as we determine as qualified or eligible to invest in the Fund and that fulfil any laws, rules, regulation, restrictions or requirements imposed by the respective country's regulators where the Fund is open for sale. For investors in Malaysia, this refers to any person who falls within any of the categories of investors set out in Part 1, Schedule 6 and 7 of the CMSA. <b>Note:</b> For more information, please refer to our website at <a href="http://www.principal.com.my">http://www.principal.com.my</a> for the current excerpts of Part 1, Schedules 6 and 7 of the CMSA.
Switching Fee	- A charge that may be levied when switching is done from one (1) fund to another.
Target Fund	- JPMorgan Investment Funds – Global Income Fund.
Transfer Fee	- A nominal fee levied for each transfer of units from one (1) Unit holder to another.
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.
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 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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