

Date of issuance: 27 March 2025

Product Highlights Sheet

Principal Islamic Global Multi-Asset Fund

Responsibility Statement

This PHS has been reviewed by the authorised committee approved by the directors of Principal Malaysia. 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 PHS false or misleading.

Statement of Disclaimer

The Securities Commission Malaysia has authorised the issuance of the Fund and a copy of this PHS has been lodged with the Securities Commission Malaysia.

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

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Principal Malaysia who is responsible for the Fund and takes no responsibility for the contents of this PHS. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this PHS, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

The Manager

Principal Malaysia was incorporated on 13 June 1994 and is a joint venture between Principal Financial Group, Inc. and CIMB Group Sdn. Bhd. Principal Malaysia has experience operating unit trust funds since 1994.

This PHS supersedes the PHS dated 3 August 2023.

This PHS only highlights the key features and risks of this unlisted capital market product. We recommend that you read this PHS together with the Prospectus for Principal Islamic Global Multi-Asset Fund dated 3 August 2023 and its supplementary (if any). You are advised to request, read and understand the Prospectus before deciding to invest.

Brief Information on Principal Islamic Global Multi-Asset Fund

Principal Islamic Global Multi-Asset Fund is an Islamic feeder fund issued by Principal Malaysia.

The Fund aims to provide capital growth and income through investments in one Islamic collective investment scheme, which invests in a diversified portfolio of global assets. The Fund is established with a multi-class structure and is allowed to establish new Class(es) from time to time without your prior consent.

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

Product Suitability

The Fund best suits you if you:

- have a medium to long term investment horizon;
- want a diversified portfolio of global Shariah-compliant instruments that adheres to Shariah principles;
- seek for capital growth and income; and
- can accept that return may fluctuate over the investment period.

Key Product Features

Fund Category/Type	Feeder fund (Islamic) / Growth & Income.																	
Base currency	USD																	
Benchmark	The performance of this Fund cannot be compared directly with any specific publicly available benchmark. The performance of the Fund will be referenced against a return of 6.5% per annum over a rolling 3-year periods. This is not a target for the Fund's performance to bear, nor a guaranteed return or forecast of future return and is only used as a reference to measure the Fund's performance. The Fund may not achieve the said return in any particular financial year but aims to achieve this growth over the medium to long term.																	
Investment Strategy	<p>The Fund is a feeder fund that invests into a single Islamic collective investment scheme, i.e. Islamic Global Multi-Asset Fund (Target Fund). The Fund may also invest in Islamic liquid assets for liquidity purposes.</p> <p>In order to achieve its objective, the Fund will invest at least 85% of its NAV in the Target Fund; a fund established on 8 March 2021 under Principal Islamic Asset Management (Ireland) plc. The Fund may also invest up to 15% of its NAV in Islamic liquid assets for liquidity purposes and Islamic derivatives for the sole purpose of hedging arrangement.</p> <p>Information on the Target Fund</p> <table><tr><td>Company</td><td>:</td><td>Principal Islamic Asset Management (Ireland) Plc</td></tr><tr><td>Management Company</td><td>:</td><td>Principal Global Investors (Ireland) Limited</td></tr><tr><td>Investment manager</td><td>:</td><td>Principal Islamic Asset Management Sdn Bhd</td></tr><tr><td>Sub-Investment Managers</td><td>:</td><td>Principal Global Investors, LLC Principal Global Investors (Hong Kong) Limited</td></tr><tr><td>Regulatory authority</td><td>:</td><td>Central Bank of Ireland</td></tr></table>			Company	:	Principal Islamic Asset Management (Ireland) Plc	Management Company	:	Principal Global Investors (Ireland) Limited	Investment manager	:	Principal Islamic Asset Management Sdn Bhd	Sub-Investment Managers	:	Principal Global Investors, LLC Principal Global Investors (Hong Kong) Limited	Regulatory authority	:	Central Bank of Ireland
Company	:	Principal Islamic Asset Management (Ireland) Plc																
Management Company	:	Principal Global Investors (Ireland) Limited																
Investment manager	:	Principal Islamic Asset Management Sdn Bhd																
Sub-Investment Managers	:	Principal Global Investors, LLC Principal Global Investors (Hong Kong) Limited																
Regulatory authority	:	Central Bank of Ireland																
Launch date	Class MYR	:	3 August 2023															
	Class MYR-Hedged	:	3 August 2023															
	Class USD	:	3 August 2023															
Financial year-end	30 November																	
Distribution Policy	<p>Class MYR, Class MYR-Hedged and Class USD:</p> <p>Depending on the level of income (if any) the Fund aims to distribute part or all of its distributable income on an annual basis.</p> <p><i>Note: The Fund may distribute income from realised income, realised capital gains, unrealised income, unrealised capital gains, capital or combination of any of the above. The Fund will only distribute income after the 1st anniversary of the Fund's Commencement Date. We reserve the right to vary the frequency and/or amount of distributions.</i></p>																	
Manager	Principal Asset Management Berhad																	
Trustee	HSBC (Malaysia) Trustee Berhad																	
Shariah adviser	Amanie Advisors Sdn Bhd																	
Solicitors	Soon Gan Dion & Partners																	

Key Risks

General risks of investing in a unit trust fund	
Returns and Capital not guaranteed	The investment of the Fund is subject to market fluctuations and its inherent risk. There is NO GUARANTEE on the investment which includes your investment capital and returns, nor any assurance that the Fund's objective will be achieved. You should also note that the Fund is neither a capital guaranteed fund nor a capital protected fund. However, we reduce this risk by ensuring diligent management of the assets of the Fund based on a structured investment process.
Market risk	The 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 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.
Financing risk	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. In the event units are used as collateral and if the prices of units fall below a certain level due to market conditions, you may be required to pay additional amounts on top of your normal instalments. If you fail to service your financing within the time prescribed, your units may be sold at an unfavourable price and the proceeds thereof will be used towards the settlement of your financing.
Manager 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 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.
Liquidity risk	Liquidity risk refers to the ability to sell and convert the units held in the CIS into cash. This may be affected by the liquidity policy applied by the CIS (e.g. suspension during exceptional situations), which may negatively impact the Fund and unit holders may experience delay in the withdrawal process.
Specific risks of the Fund	
Currency risk	<p>You should 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 Class(es) may result in a depreciation of the value of your holdings as expressed in the currency denomination of the respective 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>
Target Fund Manager's risk	Since the Fund invests into an Islamic CIS that is managed by another manager, the Target Fund Investment Manager 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 Islamic CIS that is consistent with the objective of the Fund, subject to your approval.
Country risk	As the Fund invests in the Target Fund, which is domiciled in Ireland, the Fund's investments in the Target Fund may be affected by risks specific to Ireland. Such risks include adverse changes in Ireland's economic fundamentals, social and political stability, laws and regulations and foreign investments policies. These factors may have an adverse impact on the price of the Target Fund and consequently Fund.
Specific risks related to the Target Fund	
<p>As the Fund invests predominantly in the Target Fund, the Fund also assumes the risks associated with the Target Fund, which include but not limited to the following:</p> <ul style="list-style-type: none"> Settlement risk Currency risk Currency hedging at share class level risk Valuation risk Interest rate risk Credit risk Credit rating risk Equity risk Market capitalisation risk Unlisted securities Volatility risk Operational risks (including cyber security and identity theft) Reliance on shariah adviser Shariah compliance Risks associated when investing in emerging markets Depository receipts Non-investment grade securities Efficient portfolio management risk 	

- Investment in collective investment schemes
- Rule 144A securities
- CRS
- Subscriptions/redemptions account
- Depositary risk
- Derivatives
- Liquidity risk
- Reinvestment of cash collateral risk
- Redemption risk

Risks associated with high yield instruments:

- Yield and market risk
- Default risk
- Liquidity risk
- Interest rate risk
- Sukuk investment risk

For more details, please refer to “Risk Factors” section of the Prospectus. 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 unit trust 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: 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, 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 MYR-Hedged	Class USD
Application Fee*	Up to 5.00% of the NAV per unit.		
Withdrawal Penalty	Up to 1.00% of the NAV per unit. Withdrawal penalty is chargeable if a withdrawal is made within three (3) months from the Commencement Date. Thereafter, no withdrawal penalty will be charged. All withdrawal penalty will be retained by the Fund.		
Switching Fee	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 will be charged a switching fee equal to the difference (if any) between the Application Fees of the Class and Application Fees of the other class or Principal Malaysia’s fund . Switching fee will not be charged if the class or Principal Malaysia’s fund to be switched into has a lower Application Fee. We may impose		
	MYR 100	MYR 100	USD35
	(or equivalent) administrative fee for every switch made out of any of the Principal Malaysia’s funds . You may negotiate to lower the switching fee and/or administrative fee. We also have the discretion to waive the switching fee and/or administrative fees.		
Transfer Fee	A maximum of MYR50	A maximum of RM50	A maximum of USD15
	may be charged for each transfer.		
Management Fee	Up to 1.80% per annum of the NAV of the Class.		
Trustee Fee	Up to 0.03% per annum of the NAV of the Fund (including local custodian fees but excluding foreign sub-custodian fees and charges).		
Other charges payable directly by you when purchasing or withdrawing units	Any applicable bank charges and other bank fees incurred as a result of an investment or withdrawal 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.		

**If the Fund is an EPF-MIS approved fund and you have invested via EPF-MIS, you may be charged an Application Fee of up to 3.00% of the NAV per unit, or such other rate as the EPF may determine.*

Note: Subject always to the provisions of the Deed and GUTF, we reserve our sole and absolute discretion without providing any reason whatsoever and at any time to amend, vary, waive and/ or reduce the fees and charges (except for the Trustee Fee), whether payable by the Fund or Class, payable by you to the Fund or payable by any other investors to the Fund.

Transaction Information

		Class(es) of units		
		Class MYR	Class MYR-Hedged	Class USD
Minimum initial investment	Non-RSP	MYR 100*	MYR 100*	USD 100
	RSP	MYR 100*	MYR 100*	Currently, RSP is not available.
		or such other amount as we may decide from time to time.		
Minimum additional investment	Non-RSP	MYR 100	MYR 100	USD 100
	RSP	MYR 100	MYR 100	Currently, RSP is not available.
		or such other amount as we may decide from time to time.		
Minimum withdrawal		100 units	100 units	100 units
		or such other number of units as we may decide from time to time.		
Minimum balance		100 units	100 units	100 units
		or such other number of units as we may decide from time to time.		
Switching		<p>Switching will be conducted based on the value of your investment in the Class. The minimum amount for a switch is subject to:</p> <ul style="list-style-type: none"> ▪ for switching out of the Class: <ul style="list-style-type: none"> ○ the minimum withdrawal applicable to the Class; ○ the minimum balance required (after the switch) for the Class, unless you are redeeming from the Class in entirety; and ○ the withdrawal penalty of the Class (if any); ▪ for switching into the Class: <ul style="list-style-type: none"> ○ the minimum initial investment amount or the minimum additional investment amount (as the case may be) applicable to the Class; and ○ the switching fee applicable for the proposed switch (if any). <p>You may negotiate to lower the amount for your switch with us or our Distributors.</p>		
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.		
Cooling-off period		Six (6) Business Days from the date the complete application is received and accepted by us or Distributors from the first time individual investor investing with us or our Distributors to exercise a cooling-off right. However, Principal Malaysia's staff or a person registered with a body approved by the SC to deal in unit trusts funds are not entitled to the cooling-off right.		

* The minimum initial investment for EPF-MIS (where available) shall be RM1,000 (or such other amount as may be determined by the EPF). 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 www.principal.com.my or www.kwsp.gov.my for updated information.

Note: We reserve our sole and absolute discretion without providing any reason whatsoever and at any time to accept, reject, amend, vary, waive and/ or reduce (as the case maybe): (i) your request for a lower amount or number of units when purchasing units (or additional units) or withdrawing units; and/ or (ii) the minimum balance. 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.

We may for any reason and at any time, waive or reduce: (a) any fees (except for the Trustee Fee); (b) other charges payable by you to the Fund; and/ or (c) transactional values including but not limited to the units or amount, for any Unit holder and/or investments made via any distribution channels or platform.

YOU SHOULD NOT MAKE ANY PAYMENT DIRECTLY OR INDIRECTLY TO ANY INDIVIDUAL AGENT/EMPLOYEE OF THE MANAGER OR ISSUE A CHEQUE IN THE NAME OF AN INDIVIDUAL AGENT/EMPLOYEE OF THE MANAGER WHEN PURCHASING THIS FUND.

Valuations

We will carry out the valuation for the Classes for each Business Day on the next Business Day (T+1) by 4:00 p.m. This is to cater for the foreign currency translation 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 www.principal.com.my after 5:30 p.m. on the following Business Day (T+1).

Please refer to the "Unit Pricing" section of the Prospectus for more information.

Avenues to Exit This Investment

To exit from this investment, you may withdraw, switch out or transfer your unit holdings to another investor. 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 penalty (if any) and the applicable bank fees and charges (if any).

Under normal circumstances, you will be paid in the currency of the Class (e.g. Class MYR will be paid in MYR) within fifteen (15) Business Days of receipt of the complete withdrawal request. The fifteen Business Days include the submission of the Fund's withdrawal request to Target Fund in which the Target Fund will process within three Business Day, but in any event within ten Business Days if any unexpected issues occur including but not limited to technical issues, foreign market related issues which may affect the trading of the Target Fund. Subsequently payment will be made to you after receipt of the withdrawal proceeds from Target Fund. Nonetheless, we may pay the withdrawal proceeds to you within five Business Days from the receipt of withdrawal proceeds from the Target Fund.

For more information on withdrawal, 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 November 2024, in %	1-Year	Since inception to 30 Nov 2024
Class MYR	2.71	3.06
Benchmark	6.50	6.92

FYE: 30 November 2024, in %	1-Year	Since inception to 30 Nov 2024
Class MYR-Hedged	5.07	3.99
Benchmark	6.50	6.92

FYE: 30 November 2024, in %	1-Year	Since inception to 30 Nov 2024
Class USD	7.76	6.87
Benchmark	6.50	6.92

Note: All performance figures have been extracted from Lipper.

Annual total return of the Fund

FYE: 30 November, in %	2024	Since inception to 30 Nov 2023
Class MYR	2.71	4.08
Benchmark	6.50	9.29

FYE: 30 November, in %	2024	Since inception to 30 Nov 2023
Class MYR-Hedged	5.07	5.34
Benchmark	6.50	9.29

FYE: 30 November, in %	2024	Since inception to 30 Nov 2023
Class USD	7.76	9.23
Benchmark	6.50	9.29

Note: All performance figures have been extracted from Lipper.

For the financial year ended 30 November 2024, the fund is returned positively, with Class MYR, Class MYR-H and Class USD increased by 2.71%, 5.07%, and 7.76% respectively.

Basis of calculation and assumptions made in calculating the returns

Percentage growth	=	$\frac{\text{NAV on that day} - \text{NAV of previous day}}{\text{NAV of previous day}} \times 100$	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 November	2024	2023
Fund	2.17	-

The Fund's PTR was at 2.17 times for the financial year ended 30 November 2024.

Distribution

FYE: 30 November		2024	2023
Class MYR	Gross distribution per unit (Sen)	-	-
	Net distribution per unit (Sen)	-	-
Class MYR-Hedged	Gross distribution per unit (Sen)	-	-
	Net distribution per unit (Sen)	-	-
Class USD	Gross distribution per unit (Sen)	-	-
	Net distribution per unit (Sen)	-	-

There was no income distribution made for the financial year ended 30 November 2024.

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) 7723 7260 or WhatsApp at (6016) 299 9792 for further information or for any dispute resolution. Our Customer Care Centre is available during our business hour between 8:45 a.m. and 5:45 p.m. (Malaysian time) from Mondays to Fridays or you can e-mail us at myservice@principal.com.
- (i) Alternatively, you may also contact:
- (a) If you are dissatisfied with the outcome of the dispute resolution process with us, please refer your dispute to Financial Markets Ombudsman Service ("FMOS") through www.fmos.org.my. Alternatively, you can contact FMOS:
- via phone to : 03-2272 2811
 - via walk in to : Level 14, Main Block
Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
- (b) You can also direct your complaint to the SC even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the 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
 - 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 : 03-7890 4242
 - via e-mail to : complaints@fimm.com.my
 - via online complaint form available at www.fimm.com.my
 - via letter to : Legal & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-1, 6th Floor Wisma Capital A
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. In respect of the Target Fund, it means a day on which the stock exchange in Ireland is open for business. <i>Note: 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 www.principal.com.my.</i>
CIS	- Collective investment scheme.
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 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 (i.e. USD) and MYR.
Class USD	- The Class of units issued by the Fund denominated in USD.
Commencement Date	- The next Business Day immediately following the end of the initial offer period.
Deed	- The principal deed and all 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 IUTA.
Fund or IGMA	- Principal Islamic Global Multi-Asset Fund.
Management Fee	- A percentage of the NAV of the Class that is paid to us for managing the portfolio of the Fund.
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 (including Management Fee and Trustee Fee), at the point of valuation.
NAV of the Class	- 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.
Principal Distributors	- Refers to the unit trust scheme consultants of Principal Malaysia (authorised Principal Malaysia distributors).
Principal Malaysia, the Manager, we or us	- Principal Asset Management Berhad.
PHS	- Refers to Product Highlights Sheet, this document issued by us that contains clear and concise information of the salient features of the Fund.
Prospectus	- Refers to the document issued by us describing the details of the Fund.
SC	- Securities Commission Malaysia.
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 ijtihad 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	- Amanie Advisors Sdn Bhd.
Target Fund	- The CIS that the Fund invests predominantly in. Currently, it refers to Islamic Global Multi-Asset Fund.
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 of the Fund.
Unit holder	- The registered holder for the time being of a unit of the Fund including persons jointly so registered.

Notes: 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 PHS 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 disclosed in this PHS should be indicated as Malaysia time; and*
- *reference to "days" in this PHS will be taken to mean calendar days.*