



**AmInvest**

**AmFunds Management Berhad**  
198601005272 (154432-A)

## **AmDynamic\* Bond** **(the “Fund”)**

\*The word “Dynamic” in this context refers to the Fund’s investment strategy which is active management, not buy-and-hold strategy.

### **RESPONSIBILITY STATEMENT**

This Product Highlights Sheet has been reviewed and approved by the directors of AmFunds Management Berhad and they have collectively and individually accepted full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statement or omissions of other facts which would make any statement in this Product Highlights Sheet false or misleading.

### **STATEMENT OF DISCLAIMER**

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

The authorisation of the Fund and lodgement of this Product Highlights Sheet 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 Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of AmFunds Management Berhad the management company responsible for the 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.

**INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IF INVESTORS ARE UNABLE TO MAKE THEIR OWN EVALUATION, THEY ARE ADVISED TO CONSULT PROFESSIONAL ADVISERS.**

### **PERSONAL DATA**

As part of our day to day business, we collect your personal information when you apply to open an account with us, subscribe to any of our products or services or communicate with us. In return, we may use this information to provide you with our products or services, maintain our records or send you relevant information. We may use your personal information which includes information on any transactions conducted with us, for one or more of the following purposes, whether in Malaysia or otherwise:

- a. Assess your eligibility or suitability for our products which you had applied for and to verify your identity or financial standing through credit reference checks;
- b. To notify you of more and up-to-date information such as improvements and new features to the existing products and services, development of new products, services and promotions which may be of interest to you;
- c. Manage and maintain your account(s) through regular updates, consolidation and improving the accuracy of our records. In this manner we can respond to your enquiries, complaints and to generally resolve disputes quickly so that we can improve our business and your relationship with us;
- d. Conduct research for analytical purposes, data mining and analyse your transactions / use of products and services to better understand your current financial / investment position and future needs. We will also produce data, reports and statistics from time to time, however such information will be aggregated so that your identity will remain confidential;
- e. Comply with the requirements of any law and regulations binding on us such as conducting anti-money laundering checks, crime detection / prevention, prosecution, protection and security;
- f. Enforcement of our rights to recover any debt owing to us including transferring or assigning our rights, interests and obligations under any of your agreement with us;
- g. In the normal course of general business planning, oversight functions, strategy formulation and decision making within AmBank Group;
- h. To administer and develop the Manager’s and/or the Manager’s associated companies within the AmBank Group business relationship with you;
- i. Outsourcing of business and back-room operations within AmBank Group and/or other service providers; and
- j. Any other purpose(s) that is required or permitted by any law, regulations, standards, guidelines and/or relevant regulatory authorities including with the trustee of the Fund.

Investors are advised to read our latest or updated Privacy Notice (notice provided as required under the Personal Data Protection Act 2010) available on our website at [www.aminvest.com](http://www.aminvest.com). Our Privacy Notice may be revised from time to time and if there is or are any revision(s), it will

be posted on our website and/or other means of communication deemed suitable by us. However, any revision(s) will be in compliance with the Personal Data Protection Act 2010.

**This Product Highlights Sheet only highlights the key features and risks of the Fund. Investors are advised to request, read and understand the prospectus which includes any supplementary or replacement prospectus of the Fund (“Prospectus”) before deciding to invest.**

## PRODUCT HIGHLIGHTS SHEET

This Product Highlights Sheet is an important document:

- **It is a summary of the salient information about the Fund.**
- **You MUST NOT invest in the Fund based on this Product Highlights Sheet alone.** Please read the Prospectus before deciding to make an investment. If you do not have a copy, please contact us to ask for one.
- You should not invest in the Fund if you do not understand it or are not comfortable with the accompanying risks.

### What is the Fund about?

AmDynamic Bond is a medium to long-term\*\*\* bond fund with potentially higher level of income\*\* and risk.

\* The word “Dynamic” in this context refers to the Fund’s investment strategy which is active management, not buy-and-hold strategy.

### Who is the Fund suitable for?

The Fund is suitable for investors:

- seeking to invest in a bond fund;
- who are willing to assume additional risk associated with investing in securities with longer duration and lower credit ratings; and
- with medium to long-term\*\*\* investment horizon.

*Note:*

\*\* *The income (if any) could be in the form of units or cash.*

\*\*\* *Medium to long-term refers to a period of at least three (3) years.*

### What am I investing in?

Fund Category	Bond.
Fund Type	Income.
Investment Objective	AmDynamic Bond is a medium to long-term bond fund with potentially higher level of income* and risk.  <i>Notes: Any material change to the investment objective of the Fund would require unit holders’ approval. * The income could be in the form of units or cash.</i>
Investment Strategy	The Fund seeks to achieve its objective by investing primarily in bonds, and by active portfolio trading. The Manager may invest in the investments either directly or via collective investment schemes.  In managing the Fund, there are: <ul style="list-style-type: none"> <li>• no sector weight constraints;</li> <li>• no minimum rating for a security purchased or held by the Fund; and</li> <li>• no portfolio maturity limitation. The Fund may invest in debt securities of varying maturities in view of the interest rate scenario.</li> </ul> The Manager will also: <ul style="list-style-type: none"> <li>• employ active tactical duration management where duration of the portfolio of the Fund will be monitored and modified according to interest rate outlook without any portfolio maturity limitation;</li> <li>• analyze the general economic and market conditions;</li> <li>• use models that analyze and compare expected returns and assumed risk;</li> <li>• focus on securities that would deliver better returns for a given level of risk; and</li> <li>• consider obligations with a more favorable or improving credit or industry outlook that provide the potential for capital appreciation.</li> </ul> The Fund invests in Malaysia and to a lesser extent, in eligible markets of other countries globally.
Asset Allocation	<ul style="list-style-type: none"> <li>• 70% to 100% of the Fund’s net asset value (“NAV”) will be invested in bonds; and</li> <li>• Up to 30% of the Fund’s NAV in liquid assets.</li> </ul>
Base Currency	Ringgit Malaysia (RM).
Performance Benchmark	BPAM Corporates All Bond Index. <i>(source: <a href="http://www.bpam.com.my">www.bpam.com.my</a> / <a href="http://www.aminvest.com">www.aminvest.com</a>)</i>  <i>Note: The risk profile of the Fund may not be the same as the risk profile of the performance benchmark.</i>
Launch Date	16 September 2003

Distribution Policy	<p>Subject to the availability of income, distribution will be made at least twice every year.</p> <p>At the Manager's discretion, the Fund may distribute from its gain, income and capital. The rationale for distribution out of capital is to allow the Fund the ability to (i) distribute income on a regular basis in accordance with the distribution policy of the Fund or (ii) increase the amount of distributable income to the unit holders, after taking into consideration the risk of distributing out of capital.</p> <p>Distribution out of the Fund's capital has the effect of lowering the NAV of the Fund, may reduce part of the unit holders' original investment and may also result in reduced future returns to unit holders. When a substantial amount of the original investment is being returned to the unit holders, it has a risk of eroding the capital of the Fund and may, over time, cause the NAV of the Fund to fall. The greater the risk of capital erosion that exists, the greater the likelihood that, due to capital erosion, the value of future returns would also be diminished.</p>
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## Who am I investing with?

Manager	: AmFunds Management Berhad ("AFM")
Trustee	: HSBC (Malaysia) Trustee Berhad
Trustee's Delegate (Custodian)	: The Hongkong and Shanghai Banking Corporation Limited
Taxation Advisor	: Deloitte Tax Services Sdn Bhd
Auditor	: Ernst & Young PLT

All transactions with related parties are to be executed on terms which are best available to the Fund and which are not less favourable to the Fund than an arm's length transaction between independent parties. The Fund may have dealings with parties related to the Manager. The related parties defined are AmIslamic Funds Management Sdn Bhd, AmInvestment Bank Berhad, AmInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad. The directors of AFM may have direct or indirect interest through their directorships in parties related to AFM.

The Manager may conduct cross trades between funds and private mandates it is currently managing provided that all criteria imposed by the regulators are met. Notwithstanding the above, cross trades between the personal account of an employee of the Manager and the Fund's account and between the Manager's proprietary trading accounts and the Fund's account are strictly prohibited. The execution of cross trade will be reported to the person(s) or members of a committee undertaking the oversight function of the Fund and disclosed in the Fund's report accordingly.

## What are the possible outcomes of my investment?

Best Case	Income distribution and capital appreciation.
Mid Case	No significant change in investment i.e. no income distribution and no capital appreciation.
Worst Case	Capital loss and with no income distribution.

## What are the key risks associated with the Fund?

### General risks associated with investing in a unit trust fund

Market 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 resulting in a decline in a fund's NAV.
Inflation Risk	This is the risk that investors' investment in a fund may not grow or generate income at a rate that keeps pace with inflation.
Manager's Risk	This risk refers to the day-to-day management of a fund by the manager which will impact the performance of a fund.
Non-Compliance Risk	This is the risk of the manager, the investment manager or the trustee not complying with their respective internal policies, the deed and its supplemental deeds, securities law or guidelines issued by the regulators relevant to each party, which may adversely affect the performance of a fund.
Loan Financing Risk	This risk occurs when investors take a loan / financing to finance their investment. The inherent risk of investing with borrowed money includes investors being unable to service the loan repayments.
Country Risk	Investments of a 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 a fund invests in.
Suspension Risk	Refers to situation where the Manager suspends dealings of units in a fund (no redemption or subscription are allowed) under exceptional circumstances as set out in the Prospectus - Temporary suspension of determination of NAV and of the issue, switching and redemption of units. Suspension of a fund may potentially result in unit holders not being able to redeem their units into cash based on their liquidity needs and their investments will continue to be subject to the risk factors inherent in the Fund.

### Specific risks associated with the Fund

Credit and Default Risk	Credit risk relates to the creditworthiness of the issuers of the fixed income instruments and their expected ability to make timely payment of profit or interest and/or principal. Default risk relates to the risk that an issuer of a fixed income instrument either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the fixed income instruments.
Income Distribution Risk	The distribution of income is not guaranteed.
Interest Rate Risk	Interest rate risk refers to the impact of interest rate changes on the valuation of fixed income instruments. When interest rates rise, fixed income instruments prices generally decline and this may lower the market value of the Fund's investment in fixed income instruments. The reverse may apply when interest rates fall.

Counterparty Credit Risk	Counterparty credit risk is the risk arising from the possibility that the counterparty may default or not able to fulfill a trade settlement prior or on the settlement date of the trade. This could adversely affect the value of the Fund.
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 and consequently the value of the unit holders' investments in the Fund will be negatively affected when it has to sell such assets at unfavourable prices.
Currency Risk	As the investments of the Fund may be denominated in currencies other than the base currency, any fluctuation in the exchange rate between the base currency and the currencies in which the investments are denominated may have an impact on the value of these investments.

**Note: The abovementioned risks which investors should consider before investing into the Fund should not be considered to be an exhaustive list. Investors should be aware that investments in the Fund may be exposed to other unforeseeable risks from time to time. Investors are advised to consult their professional adviser. Please refer to the Prospectus under "Risk Factors" for further details on risks.**

**Please note that if you invest in units through a distributor via a nominee system of ownership, you will not be deemed a unit holder under the deed of the Fund.**

## What are the fees and charges involved?

There are fees and charges involved and you are advised to consider them before investing in the Fund.

### What will I be charged by AFM?

Entry Charge	Up to 1.00% of the NAV per unit of the Fund.  <i>Notes: The entry charge is to be charged upon investment in the Fund. There will be no entry charge for all staff from AmBank Group. Investors are advised that they may negotiate for lower entry charge prior to the conclusion of the sales. Investment under the Employees Provident Fund – Members Investment Scheme ("EPF-MIS") will be levied an entry charge of up to 3.00% of the NAV per unit.</i>
Exit Penalty	Up to 1.00% of the NAV per unit of the Fund.  <i>Note: All exit fee penalty incurred by exiting unit holders who redeem their units will be placed back to the Fund.</i>
Transfer Fee	Nil.
Bank Charges/Fees	Bank charges or fees are incurred only upon withdrawals.
Switching Fee	For switches between any of the funds managed by AFM, investors will be charged on the differences of entry charge between funds switched, which is up to a maximum of 6% of NAV per unit of the fund switched into. No entry charge will be imposed if the fund to be switched into has a lower entry charge. However, the Manager has the discretion to waive or reduce the switching fee.  Switching may also be subject to an exit penalty should the fund switched out impose an exit penalty.

### What are the key ongoing fees charged to the Fund?

Annual Management Fee	Up to 1.00% per annum of the NAV of the Fund.
Annual Trustee Fee	Up to 0.05% per annum of the NAV of the Fund.

**Note: Unless stated otherwise, all fees, charges and/or expenses disclosed in this Product Highlights Sheet are exclusive by way of example and not limitation; goods and services tax, value added tax, consumption tax, levies, duties and other taxes as may be imposed by the Government of Malaysia from time to time (collectively known as "Taxes"). If these fees, charges and/or expenses are subject to any Taxes, such Taxes shall be borne and payable by the unit holders and/or the Fund (as the case may be) at the prevailing rate, including any increase or decrease to the rate, in addition to the fees, charges and/or expenses stated herein.**

**You are advised to consider the fees and charges involved before investing in the Fund. Unit prices and distributions, if any, may go down as well as up.**

**Investors may refer to the Manager's website at [www.aminvest.com](http://www.aminvest.com), for the actual annual management fee and annual trustee fee of the Fund.**

### How will I be notified of any increase in fees and charges?

- A written communication will be sent to unit holders to notify of the higher rate and its effective date; and
- A supplementary or replacement prospectus will be registered and issued.

### How often are valuations available?

We publish updated information on our website [www.aminvest.com](http://www.aminvest.com); and the NAV per unit of the Fund is sent to the Federation of Investment Managers Malaysia ("FIMM") in order for it to be published in major newspapers on a daily basis.

## How can I invest in or exit from this investment?

### How can I invest in this investment?

Investors may submit applications to the Manager on any Business Day with complete documentation subject to the minimum initial investment amount and minimum additional investment amount (or such amount as the Manager may from time to time decide).

Minimum Initial Investment	RM1,000
Minimum Additional Investment	RM500
Submission of Application	Monday to Friday (except public holiday).
Cut-off Time	<ul style="list-style-type: none"> <li>If an application with cleared payments and complete documentation is accepted by us or our appointed distributors <b>before</b> 4.00 p.m. on a Business Day, it will be processed at the closing NAV per unit calculated at the end of the same Business Day.</li> <li>If an application with cleared payments and complete documentation is accepted by us or our appointed distributors <b>after</b> 4.00 p.m. on a Business Day, it will be processed at the closing NAV per unit calculated at the next Business Day.</li> </ul> <p>Notes:</p> <ul style="list-style-type: none"> <li>“Business Day” is a day on which the Bursa Malaysia Securities Berhad and/or banks in Kuala Lumpur are open for business. The Manager may declare certain Business Day to be a non-Business Day although banks in Kuala Lumpur are open, if the market in which the Fund is invested is closed for business. This information will be communicated to investors via the Manager’s website at <a href="http://www.aminvest.com">www.aminvest.com</a>.</li> <li>The Manager reserves the right to reject any application that is unclear, incomplete and/or not accompanied by the required documents or proof of payment. Incomplete applications will not be processed until all the necessary information has been received.</li> <li>You should note that different distributors may have different cut-off times in respect of receiving application request. You are advised to contact the relevant distributors to obtain further information and should check with the relevant distributors on their cut-off time in respect of receiving application request.</li> </ul>

Note: The Manager reserves the right to change the stipulated amount from time to time. You may request for a lower amount subject to the Manager’s discretion to accept.

**You should NOT make payment in cash to a unit trust consultant or issue a cheque in the name of a unit trust consultant.**

### How can I exit from this investment?

Investors may withdraw all or part of their units on any Business Day subject to the minimum withdrawal and to maintain a minimum holding for partial withdrawal (or such units as the Manager may from time to time decide).

Minimum Redemption / Switching	500 units.
Minimum Holding / Balance	1,000 units.
Submission of Redemption Request	Monday to Friday (except public holiday).
Access to Money	<ul style="list-style-type: none"> <li>If a redemption request with complete documentation is accepted by us or our appointed distributors <b>before</b> 4.00 p.m. on a Business Day, it will be processed at the end of day NAV per unit of the Fund of the same Business Day.</li> <li>If a redemption request with complete documentation is accepted by us or our appointed distributors <b>after</b> 4.00 p.m. on a non-Business Day, it will be processed at the end of day NAV per unit of the Fund of the next Business Day.</li> <li>The redemption proceeds will be paid to investors within seven (7) Business Days of receiving the redemption requests.</li> </ul> <p>Notes:</p> <ul style="list-style-type: none"> <li>Once the Manager accept the investor’s redemption request, it can only be cancelled at the Manager’s discretion.</li> <li>The Manager reserve the right to reject any application that is unclear, incomplete and/or not accompanied by the required documents. Incomplete applications will not be processed until all the necessary information has been received.</li> </ul>
Cooling-off Right	<p>Investors who are investing with the Manager for the first time may exercise their cooling-off right. The cooling-off right, however, shall not extend to a corporation / institution, staff of the Manager and persons registered to deal in unit trust funds of the Manager.</p> <p>The refund for every unit held by the investor pursuant to his/her exercise of a cooling-off right shall be the sum of:</p> <ol style="list-style-type: none"> <li>the NAV per unit on the day the units were purchased or the prevailing NAV per unit at the point of exercise of the cooling-off right (whichever is lower); and</li> <li>the entry charge per unit originally imposed on the day the units were purchased.</li> </ol>

	Investors shall be refunded within seven (7) Business Days from receipt of the cooling-off application.
Cooling-off Period	The cooling-off period shall be for a total of six (6) Business Days commencing from the date the application for units is received by the Manager.  <i>Note: Application under EPF-MIS will be subject to Employee Provident Fund's terms and conditions (if any).</i>

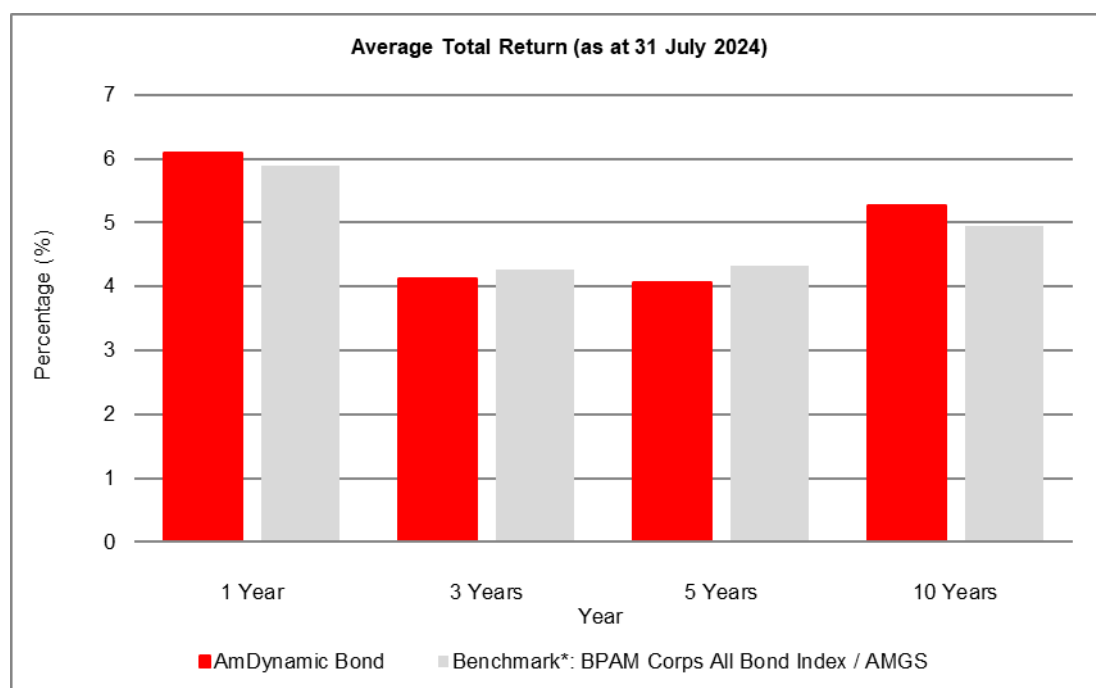
*Note: The Manager reserves the right to change the stipulated amount from time to time. You may request for a lower amount subject to the Manager's discretion to accept.*

**No withdrawals will be paid in cash under any circumstances.**

## Fund Performance

### Average Total Return (as at 31 July 2024)

	1 Year	3 Years	5 Years	10 Years
	%	%	%	%
AmDynamic Bond	6.10	4.13	4.07	5.27
Benchmark*: BPAM Corps All Bond Index / AMGS	5.90	4.26	4.33	4.94



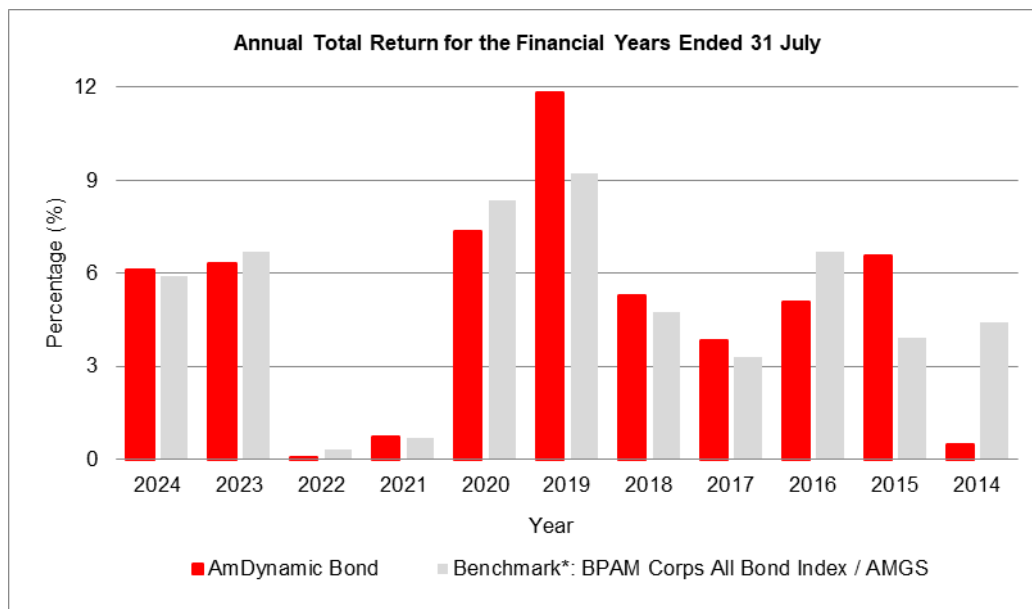
\* Benchmark – Until 30 September 2016 – All Malaysian Government Securities Index (“AMGS”)  
– Effective from 1 October 2016 onwards – BPAM Corporates All Bond Index (Available at [www.aminvest.com](http://www.aminvest.com))

Source Benchmark Return: AmFunds Management Berhad

Source Fund Return: Novagni Analytics and Advisory Sdn. Bhd.

### Annual Total Return for the Financial Years Ended 31 July

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
	%	%	%	%	%	%	%	%	%	%	%
AmDynamic Bond	6.10	6.34	0.08	0.71	7.35	11.81	5.28	3.85	5.09	6.55	0.47
Benchmark*: BPAM Corps All Bond Index / AMGS	5.90	6.71	0.30	0.67	8.35	9.21	4.76	3.29	6.68	3.91	4.42



\* Benchmark – Until 30 September 2016 – All Malaysian Government Securities Index (“AMGS”) – Effective from 1 October 2016 onwards – BPAM Corporates All Bond Index (Available at [www.aminvest.com](http://www.aminvest.com))  
Source Benchmark Return: AmFunds Management Berhad  
Source Fund Return: Novagni Analytics and Advisory Sdn. Bhd.

**1-Year Fund Performance Review**

For the financial year ended 31 July 2024, the Fund registered a return of 6.10% comprising of 5.61% capital growth and 0.49% income distribution. Thus, the Fund’s return of 6.10% has outperformed the benchmark’s return of 5.90% by 0.20%.

**Basis of calculation and assumptions**

AmDynamic Bond’s performance is calculated based on the NAV per unit of the Fund. Average total return of the Fund and its benchmark for a period is computed based on the absolute return for that period annualised over one year.

**Portfolio Turnover Ratio (PTR)**

	Financial Year Ended 31 July 2024	Financial Year Ended 31 July 2023	Financial Year Ended 31 July 2022
<b>PTR (times)</b>	0.46	0.18	0.28
<b>Remarks</b>	The increase in PTR for 2024 and decrease in 2023 were due mainly to investing activities.		

**Distribution**

	Financial Year Ended 31 July 2024	Financial Year Ended 31 July 2023	Financial Year Ended 31 July 2022
<b>Gross distribution (sen per unit)</b>	0.3439	1.2725	2.4078
<b>Net distribution (sen per unit)</b>	0.3400	1.2600	2.4000

Distribution is in the form of cash and units.

**Past performance of the Fund is not an indication of its future performance. Unit prices and investment returns may go down, as well as up.**

## Who should I contact for further information or to lodge a complaint?

1. If you have any complaints, you may direct your complaints to your personal adviser from the distributor or contact our customer service representative at 03-2032 2888. Alternatively, you can e-mail us at [enquiries@aminvest.com](mailto:enquiries@aminvest.com). If you wish to write to us, please address your letter to:

**AmFunds Management Berhad**  
9<sup>th</sup> & 10<sup>th</sup> Floor, Bangunan AmBank Group  
No. 55, Jalan Raja Chulan  
50200 Kuala Lumpur

2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (FMOS):

- |     |               |   |   |
|-----|---------------|---|---|
| (a) | via phone to  | : | 03-2272 2811  |
| (b) | via letter to | : | Financial Markets Ombudsman Service (FMOS)<br>Level 14 Main Block Menara Takaful Malaysia<br>No 4 Jalan Sultan Sulaiman<br>50000 Kuala Lumpur |

3. You can also direct your complaint to the Securities Commission Malaysia (SC) even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the SC's Consumer & Investor Office:

- |     |  |   |   |
|-----|--|---|---|
| (a) | via phone to the Aduan Hotline at      | : | 03-6204 8999  |
| (b) | via fax to                             | : | 03-6204 8991  |
| (c) | via e-mail to                          | : | <a href="mailto:aduan@seccom.com.my">aduan@seccom.com.my</a>  |
| (d) | via online complaint form available at | : | <a href="http://www.sc.com.my">www.sc.com.my</a>  |
| (e) | via letter to                          | : | Consumer & Investor Office<br>Securities Commission Malaysia<br>No. 3, Persiaran Bukit Kiara<br>Bukit Kiara<br>50490 Kuala Lumpur |

4. You can also direct your complaint to Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:

- |     |  |   |  |
|-----|--|---|--|
| (a) | via phone to the Aduan Hotline at      | : | 03-7890 4242   |
| (b) | via e-mail to                          | : | <a href="mailto:complaints@fimm.com.my">complaints@fimm.com.my</a>   |
| (c) | via online complaint form available at | : | <a href="http://www.fimm.com.my">www.fimm.com.my</a>   |
| (d) | via letter to                          | : | Legal & Regulatory Affairs<br>Federation of Investment Managers Malaysia<br>19-06-1, 6th Floor, Wisma Capital A<br>No. 19, Lorong Dungun Damansara Heights<br>50490 Kuala Lumpur |