

# Manulife Global Emerging Markets Multi-Asset Income Fund

## Responsibility Statement

This Product Highlights Sheet has been reviewed and approved by the directors and/or persons approved by the Board of Manulife Investment Management (M) Berhad and they collectively and individually accept full responsibility for the accuracy of the information. 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 the Product Highlights Sheet false or misleading.

## Statement of Disclaimer

The Securities Commission Malaysia has not authorised or recognised the *Manulife Global Emerging Markets Multi-Asset Income Fund* (“the Fund”). The relevant information and document in relation to the Fund, including a copy of this Product Highlights Sheet have been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgment of the relevant information and document in relation to the Fund, including 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, opinion expressed or report contained in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of the Manulife Investment Management (M) 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.

Please note that this Fund is not offered for sale to any U.S. (“United States of America”) person. If you are a non-Malaysian, your subscription may be restricted by your local law or regulation. Please observe and comply with such local restrictions, if any. If in doubt, please consult a professional adviser.

This Product Highlights Sheet only highlights the key features and risks of this Fund. Sophisticated Investors are advised to request, read and understand the information memorandum of the Fund before deciding to invest.

## Brief Information on the Product

### 1. What is the Fund about?

The Fund is a feeder fund that aims to provide income and capital appreciation by investing in one collective investment scheme.

Note: Any material change to the Fund’s investment objective would require unit holders’ approval.

## Product Suitability

### 2. Who is the Fund suitable for?

The Fund is suitable for sophisticated investors who:

- seek a combination of income and capital appreciation;
- wish to participate in a diversified portfolio of assets in the global emerging markets; and
- have a long-term investment horizon (a period of at least 5 years).

## Key Product Features

### 3. What am I investing in?

Fund Category	Wholesale Fund (Feeder Fund)							
Investment Strategy and Policy	The Fund will invest at least 85% of the Fund’s NAV in Share Class AM2 of the HSBC Global Investment Funds – Global Emerging Markets Multi-Asset Income Fund (“Target Fund”), and the remaining NAV of the Fund will be in cash, money market instruments (including fixed income securities which have remaining maturity period of less than 365 days), placement of deposits with financial institutions for liquidity purposes, and/ or derivative for hedging purposes.  The Fund’s portfolio will be closely monitored and rebalanced from time to time to ensure that the Fund’s asset is allocated in accordance with its prescribed asset allocation.							
Asset Allocation	<table border="0"> <tr> <td><u>Asset Class</u></td> <td><u>Allocation (% of the Fund’s NAV)</u></td> </tr> <tr> <td>Target Fund</td> <td>Minimum 85%</td> </tr> <tr> <td>Cash, money market instruments, placement of deposits with financial institutions for liquidity purposes, and/ or derivative for hedging purposes.</td> <td>Remaining NAV of the Fund</td> </tr> </table>	<u>Asset Class</u>	<u>Allocation (% of the Fund’s NAV)</u>	Target Fund	Minimum 85%	Cash, money market instruments, placement of deposits with financial institutions for liquidity purposes, and/ or derivative for hedging purposes.	Remaining NAV of the Fund	
<u>Asset Class</u>	<u>Allocation (% of the Fund’s NAV)</u>							
Target Fund	Minimum 85%							
Cash, money market instruments, placement of deposits with financial institutions for liquidity purposes, and/ or derivative for hedging purposes.	Remaining NAV of the Fund							
Base Currency	USD							
Currency Class(es)	<b>RM-Hedged Class</b>	<b>USD Class</b>						
Launch Date	6 March 2019	6 March 2019						

<b>Financial Year End</b>	31 March
<b>Distribution Policy</b>	Depending on the level of income (if any) the Fund generates, the Fund aims to distribute all or part of its distributable income on a quarterly basis.

### Target Fund's Information

<b>Name of Target Fund</b>	HSBC Global Investment Funds – Global Emerging Markets Multi-Asset Income Fund
<b>Management Company of Target Fund</b>	HSBC Investment Funds (Luxembourg) S.A.
<b>Investment Adviser of Target Fund</b>	HSBC Global Asset Management (UK) Limited
<b>Domicile Country</b>	Luxembourg
<b>Regulatory Authority of the Target Fund</b>	Commission de Surveillance du Secteur Financier
<b>Date of Establishment</b>	19 January 2018
<b>Name of Share Class</b>	Share class AM2, which is denominated in USD
<b>Investment Objective</b>	The Target Fund aims to provide income and moderate capital growth through an active asset allocation in a diversified portfolio of fixed income securities and equity securities, money market and cash instruments and other instruments in emerging markets.
<b>Investment Policy and Strategy</b>	<p>The Target Fund invests in normal market conditions a minimum of 90% of its net assets in or gains exposure to the following assets in emerging markets:</p> <ul style="list-style-type: none"> <li>▪ Fixed income and equity securities either directly, through financial derivative instruments, and/or through investments in undertaking for collective investment in transferable securities (“UCITS”) and/or other eligible undertakings for collective investment (“UCIs”).</li> <li>▪ Money market and cash instruments either directly, through financial derivative instruments, and/or through investments in UCITS and/or other eligible UCIs.</li> <li>▪ Currency forwards and non-deliverable forwards linked to the currency of securities issued in emerging markets.</li> <li>▪ Other UCITS eligible asset classes including, but not limited to, real estate, commodities, Asset Backed Securities (“ABS”), Mortgage Backed Securities (“MBS”) and alternative investment strategies through investment in either transferable securities, financial derivative instruments, UCITS and other eligible UCIs.</li> </ul> <p>The Target Fund invests in investment grade, non-investment grade rated and unrated fixed income and other similar securities issued or guaranteed by governments, government agencies or supranational bodies of emerging markets or by companies which are domiciled in, based in, or carry out the larger part of their business activities in, emerging markets.</p> <p>Investment in onshore Chinese fixed income securities include, but are not limited to, onshore fixed income securities denominated in Renminbi, issued within the PRC and traded on the China Interbank Bond Market (“CIBM”). The Target Fund may invest in the CIBM either through Bond Connect and/or the CIBM initiative. The Target Fund may invest up to 20% of its net assets in onshore Chinese bonds issued by, amongst others, municipal and local governments, companies and policy banks.</p> <p>The Target Fund will not invest more than 20% of its net assets in fixed income securities which are rated below investment grade, as assigned by either market recognised rating agencies or by a People’s Republic of China (“PRC”) local credit rating agency, or which are unrated.</p> <p>The Target Fund will not invest more than 10% of its net assets in securities issued by or guaranteed by any single sovereign issuer with a credit rating below investment grade.</p> <p>The Target Fund may invest up to 10% of its net assets in convertible bonds (excluding contingent convertible securities). The Target Fund may invest up to 10% of its net assets in contingent convertible securities; however such investment is not expected to exceed 5%.</p> <p>The Target Fund invests in equities and equity equivalent securities of companies which are domiciled in, based in, or operating in emerging markets. The Target Fund normally invests across a range of market capitalisations without any capitalisation restriction. These securities are denominated in developed or emerging market currencies.</p> <p>The Target Fund may invest up to 15% of its net assets in China A-shares through the Shanghai-Hong Kong Stock Connect and/or the Shenzhen-Hong Kong Stock Connect and up to 15% of its net assets in CAAPs. The Target Fund’s maximum exposure to China A-shares (through the Shanghai-Hong Kong Stock Connect, the Shenzhen-Hong Kong Stock Connect or CAAP) and China B-shares is 30% of its net assets. The Target Fund will not invest more than 10% of its net assets in CAAPs issued by any single issuer of CAAPs.</p> <p>The Target Fund may also invest in eligible closed-ended Real Estate Investment Trusts.</p> <p>The Target Fund may invest up to 90% of its net assets in units or shares of UCITS and/or other Eligible UCIs (including other sub-funds of HSBC Global Investment Funds). The Target Fund will invest in HSBC sponsored and/or managed UCITS and/or other Eligible UCIs unless an appropriate fund is not available.</p>

The Target Fund may also invest in additional –financial derivative instruments such as futures, swaps, options, credit default swaps, as well as other structured products. The Target Fund intends to use such –financial derivative instruments for, inter alia, return enhancement, hedging, tax-advantage access to instruments and whenever the investment adviser of the Target Fund believes the investment in financial derivative instruments will assist the Target Fund in achieving its investment objectives. The Target Fund does not intend to use –financial derivative instruments extensively for investment purposes. Financial derivative instruments may also be used for efficient portfolio management purposes.

The Target Fund can enter into securities lending transactions for up to 29% of its net assets, however, it is expected that this will not exceed 25%.

The Target Fund's main currency exposure, being no less than 50% of its net assets, is to emerging markets.

The Target Fund is actively managed and is not constrained by a benchmark.

The Share Class AM2 of the Target Fund will distribute income monthly (if any).

#### 4. Who am I investing with?

Manager	Manulife Investment Management (M) Berhad
Trustee	HSBC (Malaysia) Trustee Berhad

### Key Risks

#### 5. What are the key risks associated with this 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, which will result in a decline in the Fund's NAV.

##### 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.

##### Target Fund Manager Risk

The Target Fund (which the Fund invests in) is managed by HSBC Investment Funds (Luxembourg) S.A., which has appointed HSBC Global Asset Management (UK) Limited as an investment adviser. It is important to note that the Manager has no control over investment management techniques and operational controls of the Target Fund. Thus, mismanagement of the Target Fund (i.e. breach of its prescribed investment restriction due to human error) may potentially expose the Fund (as an investor of the Target Fund) to additional risk. Should such a situation arise, the Manager may propose to invest in other alternative collective investment scheme that is consistent with the objective of the Fund provided always that the approval of the unit holders has been obtained.

##### Currency Risk

You should be aware that currency risk is applicable to Class(es) which is in a different currency than the Base Currency. The impact of the exchange rate movement between the Base Currency and the currency denomination of the respective Class(es) may result in a depreciation of the value of your holdings.

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. 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 a favourable movement of the currency denomination of the hedged Class against the Base Currency. You should also note that hedging incurs costs, in which will impact the NAV of a hedged Class.

##### Country Risk

Investments of the Fund may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in. For example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the Fund. This in turn may cause the NAV of the Fund or prices of units to fall.

##### Liquidity Risk

Liquidity risk refers to a security which could not be transacted in a timely manner. In the context of the Fund (which invests in the Target Fund), liquidity risk is associated with the Target Fund's ability to meet the Fund's redemption request in a timely manner. If the Target Fund fails to meet the Fund's redemption request, it may jeopardize the Fund's ability to meet its own unit holders' redemption request.

##### Suspension/Deferment of Redemption Risk

The Manager may, in consultation with the Trustee and having considered the interests of investors, suspend the dealings in Units of the Fund due to exceptional circumstances such as when the market value or fair value of a material portion of the Fund's assets cannot be determined. No application will be dealt with when suspension of dealing in Units are triggered and this will limit the Unit Holder's right to freely redeem their Units in the Fund.

For the purpose of liquidity risk management, the Fund may defer redemption to the next Business Day if the total net redemption received is more than 10% of the NAV of the Fund on a particular Business Day. When such redemption limit is triggered, it may jeopardise the Fund’s ability to meet Unit Holders’ redemption request and may lead to a delay in repayment of redemption proceeds to investors. Unit Holders who are impacted by deferment of redemption are subject to the risks inherent to the Fund which Unit Holders invested in until the redemption request is processed.

**Risk Considerations for Investing in Derivatives**

The Manager may use derivatives such as forwards, futures and options to hedge against certain risks such as adverse movements in currency exchange rates. This involves special risks, including but not limited to the risk of loss from default by the counterparty, typically as a consequence of insolvency or failed settlement.

The Manager will only enter into hedging transactions where the counterparty is a financial institution with a minimum long-term credit rating of investment grade (including gradation and subcategories) rated by any domestic or global rating agency. In the event where the counterparty’s or issuer’s rating falls below the minimum required or it ceases to be rated, the Manager will liquidate its position within 6 months or sooner, unless the Trustee considers it to be in the best interest of Unit Holders to do otherwise.

To mitigate these risks, all investment in derivatives will be closely monitored or efforts will be taken to unwind such positions if there is material adverse change to the counterparty or issuer.

**Taxation Risk/ Withholding Tax Risk**

Certain income of the Target Fund may be subject to withholding and/or income tax, and any such taxes will reduce the return on the investments held by the Target Fund. The Fund may make tax provision in respect of income received from its foreign investments. The tax laws, regulations and practice are constantly changing, and they may be changed with retrospective effect. The interpretation and applicability of the tax law and regulations by tax authorities may not be consistent and transparent. In this connection, the Fund may be subject to additional taxation that is not anticipated as at the date hereof or when the relevant investments are made, valued or disposed of. Such taxes will reduce the return on the investments of the Fund.

In addition, the Target Fund (through the Manager or its agents) may need to receive certain information from a Sophisticated Investor for it to avoid certain withholding taxes. In particular, the Foreign Account Tax Compliance Act (“FATCA”) enforced by the United States will require the Target Fund (or the Manager) to obtain certain identifying information about the Sophisticated Investors and potentially provide such information to the United States Internal Revenue Service. Subject to certain transition rules, Sophisticated Investors that fail to provide the Manager or its agents with the requisite information will be subject to a 30% withholding tax on distributions to them and on proceeds from any sale or disposition or caused the entire Fund to subject to a 30% withholding tax on income receivable from the Target fund or on proceeds from any sales or disposition of the Fund. In addition, Units held by such Sophisticated Investors may be subject to compulsory redemption. Any withholding taxes imposed on the Target Fund could affect the return of investments held by the Fund or the investment return of the Sophisticated Investors.

Investors should seek their own tax advice on their tax position with regard to their investment in the relevant Fund.

**Specific Risks associated with the Target Fund**

- Emerging Markets Risks
- Interest Rate Risk
- Credit Risk
- Foreign Exchange Risk
- Counterparty Risk
- Sovereign Risk
- Risks Associated with Government or Central Banks’ Intervention
- Non-Investment Grade Debt/Unrated Debt Risk
- Convertible Securities Risk
- Pandemic Risk
- Chinese Equity
- Over-the-counter Financial Derivative Transactions Risk
- Liquidity Risk
- Taxation Risk
- Asset Allocation Strategy Risk
- Real Estate Risk
- Risk related to investment in China
- Asset Backed Securities (“ABS”) and Mortgage Backed Securities (“MBS”)
- Contingent Convertible Securities
- External Data Provider Risk
- Securities Lending and Repurchase Transactions

Please refer to the Fund’s information memorandum for further details on specific risks associated with the Target Fund.

**Fees and Charges**

**6. What are the fees and charges involved?**

**Charges when buying units of the Fund’s Class**

Sales Charge	Distributors	Maximum Sales Charge*	
		RM-Hedged Class	USD Class
	Unit Trust Consultant	Up to 5.50% of NAV per unit of the Class	
	Manager		
	Institutional Unit Trust Adviser (“IUTA”)		
Redemption Charge	Nil		
Switching Fee	Subject to the conditions on switching as set out in the information memorandum.		
Transfer Fee	RM3.00 per transfer		

\*The sales charge is non-negotiable. However, the Manager may at its discretion charge a lower sales charge from time to time.

## Fees incurred when investing in the Fund

Management fee	Up to 1.80% per annum of NAV of the Fund
Trustee fee	0.04% per annum of NAV of the Fund (excluding foreign custodian fees and charges)

All fees and charges (e.g. sales charge, switching fee, transfer fee, management fee, trustee fee and any other relevant fees and/or charges, where applicable) may be subject to tax that may be introduced by the Government of Malaysia from time to time.

Class	Application Mode	RM Hedged-Class	USD Class
Minimum Initial Investment	Walk-in	RM5,000.00	USD5,000.00
	Online transactions	Not available	Not available
		or such other lower amount as the Manager may from time to time decide.	
Minimum Additional Investment	Walk-in	RM1,000.00	USD1,000.00
	Online transactions	Not available	Not available
		or such other lower amount as the Manager may from time to time decide.	
Cut-off time		<ul style="list-style-type: none"> <li>▪ 3.00 p.m. for walk-in transactions or any other time that may be determined by the Manager, and</li> <li>▪ 4.00 p.m. for online transactions*</li> </ul>	

\*Online transactions include purchase of units and switching between funds/ class denominated in RM currency only. Online transactions are not applicable to purchase of units or switching into the Fund for the first time. You may refer to our online tool for latest updates.

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

## Valuation and Exiting from Investment

### 7. How often are valuations available?

The valuation of the Fund is carried out daily at the end of the business day. Funds with exposure to foreign investments shall be valued at or before 5.00 p.m. on the next business day (or T+1) because of the time difference between Malaysia and the country(ies) where the funds invested in. The NAV per unit of the Fund will be published upon valuation conducted. However, delay may occur in updating the NAV per unit of the Fund. The latest prices will be available on the Manager's website at [www.manulifeim.com.my](http://www.manulifeim.com.my) or FiMM's website. Alternatively, unit holders may contact the Manager's Customer Service Hotline.

### 8. How can I exit from this investment and what are the risks and costs involved?

#### Redeeming an investment

Unit holders may redeem part or all of their investments at any time by completing a "Redemption Form" which is available from 8.45 a.m. to 5.30 p.m. at the office of the Manager and its branches. There is no redemption charge levied on the redemption of units. Redemption proceeds will be paid within ten (10) business days from the date on which the redemption request is received by the Manager at or before the cut-off time.

	RM-Hedged Class	USD Class
Minimum redemption amount	1,000 units	
Minimum holding/ balance	1,000 units	
Cut-off time	<ul style="list-style-type: none"> <li>▪ 3.00 p.m. for walk-in transactions or any other time that may be determined by the Manager, and</li> <li>▪ 4.00 p.m. for online switching (for RM-Hedged Class only).</li> </ul>	

Cooling-off is not applicable for the Fund.

For purchase/redemption transaction made with IUTAs, the transaction is subject to the terms and conditions of the respective IUTAs. Also, if you invest in units through an IUTA which adopts the nominee system of ownership, you will not be considered as a unit holder under the Fund's deed, and you may consequently not have all the rights ordinarily exercisable by a unit holder (including but not limited to the right to call for a unit holders' meeting and to vote thereat, and the right to have your particulars appearing in the Fund's register of unit holders).

## Fund Performance

### 9. Average Total Return for Financial Year Ended 31 March 2024

#### Basis of calculation

Average Total Return = Annualised Total Return  
 =  $[(1 + \text{Total return for the period})^{(\text{Actual no. of days in a year} \div \text{No. of days during the period})} - 1] \times 100\%$

Returns (%)		1-Year	3-Year	5-Year
Manulife Global Emerging Markets Multi-Asset Income Fund	RM-Hedged Class	1.41	(4.41)	(0.89)
	USD Class	4.23	(3.45)	(0.43)

Returns in USD (%)	1-Year	3-Year	5-Year
Target Fund - Share class AM2	5.58	(2.64)	0.37

## 10. Annual Total Return for Financial Year Ended 31 March

Basis of calculation

$$\text{Annual Total Return} = \frac{(\text{NAV}_t - \text{NAV}_{t-1})}{\text{NAV}_{t-1}}$$

NAV<sub>t</sub> denotes NAV at the end of the period.  
NAV<sub>t-1</sub> denotes NAV at the beginning of the period.

Returns (%)		2019*	2020	2021	2022	2023	2024
Manulife Global Emerging Markets Multi-Asset Income Fund	RM-Hedged Class	(0.12)	(8.93)	20.19	(7.74)	(6.63)	1.41
	USD Class	(0.18)	(8.99)	19.49	(8.71)	(5.40)	4.23

For the financial year ended 31 March 2024, the Fund's RM-Hedged Class return increased by 1.41%, while the Fund's USD Class return increased by 4.23%.

\* Since commencement from 26 March 2019 to 31 March 2019.

Returns in USD (%)	2018*	2019	2020	2021	2022	2023	2024
Target Fund - Share class AM2	(1.66)	(4.98)	(8.78)	21.05	(8.30)	(4.69)	5.58

\* period from 19 January 2018 to 31 March 2019

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

## 11. Portfolio Turnover Ratio and Income Distribution per Unit

Financial Year End (FYE)	2022	2023	2024
Portfolio Turnover Ratio ("PTR")	0.37	0.25	0.28
The PTR for FYE2024 is 0.28 times and was fairly consistent compared to FYE2023			
Gross distribution per unit (sen) – RM-Hedged Class	3.06	5.54	4.93
Net distribution per unit (sen) – RM-Hedged Class	3.05	4.71	4.72
Gross distribution USD per unit – USD Class	3.75	5.00	4.91
Net distribution USD per unit – USD Class	3.72	4.21	4.67
Distribution was in the form of cash or reinvested into additional units in the Fund at the NAV per unit on the distribution date.			

## Contact Information

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

i) For internal dispute resolution, you may contact us:

**Manulife Investment Management (M) Berhad**

13th Floor, Menara Manulife  
No. 6, Jalan Gelenggang  
Damansara Heights  
50490 Kuala Lumpur.

Customer Service Hotline : 03-2719 9271  
General Line : 03-2719 9228  
Email : [MY\\_CustomerService@manulife.com](mailto:MY_CustomerService@manulife.com)  
Website : [www.manulifeim.com.my](http://www.manulifeim.com.my)

ii) If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industries Dispute Resolution Center (SIDREC):

**Securities Industries Dispute Resolution Center (SIDREC)**

Unit A-9-1, Level 9, Tower A  
Menara UOA Bangsar  
No. 5, Jalan Bangsar Utama 1  
59000 Kuala Lumpur.

Phone : 03-2282 2280  
Fax : 03-2282 3855  
Email : [info@sidrec.com.my](mailto:info@sidrec.com.my)

iii) Even if you have initiated a dispute resolution process with SIDREC, you may also direct your complaint to the SC. To make a complaint, please contact the SC's Consumer & Investor Office:

**Consumer & Investor Office**

**Securities Commission Malaysia**  
No. 3, Persiaran Bukit Kiara  
Bukit Kiara  
50490 Kuala Lumpur.

Phone : 03-6204 8999 (Aduan Hotline)  
Fax : 03-6204 8991  
Email : [aduan@seccom.com.my](mailto:aduan@seccom.com.my)  
Online complaint form available at [www.sc.com.my](http://www.sc.com.my)

iv) Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:

**Legal, Secretariat & Regulatory Affairs**  
**Federation of Investment Managers Malaysia**

19-06-1, 6th Floor, Wisma Tune  
No. 19, Lorong Dungun  
Damansara Heights  
50490 Kuala Lumpur.

Phone : 03-7890 4242 (Press 3)  
Fax : 03-2093 2700  
Email : [complaints@fimm.com.my](mailto:complaints@fimm.com.my)  
Online complaint form available at [www.fimm.com.my](http://www.fimm.com.my)