

DUAL CURRENCY INVESTMENT (DCI)

RESPONSIBILITY STATEMENT

This **Product Highlights Sheet** has been reviewed and approved by the directors or authorized committee or persons approved by the Board of **Kenanga Investment Bank Berhad (Co. Reg. No. 197301002193 (15678-H))** 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, 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 relevant information and document in relation to the **Dual Currency Investment (DCI)**, including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgement of the relevant information and document in relation to the **Dual Currency Investment (DCI)**, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the **Dual Currency Investment (DCI)** 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 **Kenanga Investment Bank Berhad** responsible for the **Dual Currency Investment (DCI)** 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.

THIS INVESTMENT IS NOT INSURED BY PERBADANAN INSURANS DEPOSIT MALAYSIA

Issuance Date: 01 DECEMBER 2022

WARNING

THE RETURNS ON YOUR STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION.

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This Product Highlights Sheet only highlights the key features and risks of this unlisted capital market product. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

PRODUCT HIGHLIGHTS SHEET

DUAL CURRENCY INVESTMENT (DCI)

BRIEF INFORMATION ON THE PRODUCT

1. What is this product about?

- **Dual Currency Investment (DCI)** is a **Non-Principal Protected** Investment linked to a Reference Currency Pair.
- The Investor invests in the DCI with a payment of Principal Amount in the denominated currency (Base Currency).
- The Base Currency, Alternate Currency, Strike Rate, Enhanced Interest (%) and Investment Tenor are pre-agreed at inception of the DCI.
- The Investor earns an Enhanced Interest based on the given parameters which could be higher than prevailing time deposit (of the base currency) of the equivalent tenor.
- There are 2 possible outcomes:
 - i. If the DCI lapse, the Investor will receive the Principal Amount and Enhanced Interest Amount in the Base Currency, or
 - ii. If the DCI is exercised, the Investor will receive the Principal Amount and Enhanced Interest Amount in the Alternate Currency.
- The actual return on the DCI depends on the details spelt out in the Term Sheet.

PRODUCT SUITABILITY

2. Who is this product suitable for?

This Investment is suitable for Investors who:

- Seek potentially higher interest return than ordinary time deposit,
- May have potential requirements in the Alternate Currency,
- Are receptive towards receiving either the Base Currency or the Alternate Currency,
- Have direct view on the movement of the Reference Currency Pair.

KEY PRODUCT FEATURES

3. What are the key product features?

Minimum Principal Amount	MYR50,000.00 or its equivalent in Foreign Currency.
Principal Protection	NON-PRINCIPAL PROTECTED INVESTMENT.
Investment Period	1 week up to 6 months. (availability is subject to market liquidity)
Underlying Asset	The Reference Currency Pair.
Eligibility	<p>DCI may only be offered to Eligible Investors as defined in Part I, (1) (a) and (b), Schedule 5 of the Capital Markets and Services Act 2007 (CMSA). The list below is non-exhaustive. Please refer to CMSA for the full list:</p> <p>I) Accredited Investors</p> <p>II) High Net Worth Individuals</p> <ul style="list-style-type: none"> • Total net personal assets, or total net joint assets with his or her spouse, exceed MYR3 million or its equivalent in foreign currencies, excluding the value of the individual's primary residence, • Has a gross annual income exceeding MYR300,000 or its equivalent in foreign currencies per annum in the preceding twelve (12) months, • Jointly with his or her spouse, has a gross annual income exceeding MYR400,000 or its equivalent in foreign currencies per annum in the preceding twelve (12) months, OR • Total net personal investment portfolio or total net joint investment portfolio with his or her spouse, in any capital market products exceeding MYR1 million or its equivalent in foreign currencies. <p>III) High Net Worth Entities</p> <ul style="list-style-type: none"> • A corporation with total net assets exceeding MYR10 million or its equivalent in foreign currencies based on the last audited accounts. • A partnership with total net assets exceeding MYR10 million or its equivalent in foreign currencies based on last audited accounts.

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	IV) any person who acquires the unlisted capital market product where the consideration is not less than MYR250,000 or its equivalent in foreign currencies for each transaction whether such amount is paid for in cash otherwise.				
Reference Currency Pair	The selected Base Currency and Alternate Currency by the Investor.				
Currency 1 & Currency 2	The first listed currency of a Reference Currency Pair is referred to as Currency 1 and the second listed currency is referred to as Currency 2 . (E.g. Reference Currency Pair = AUD/MYR, Currency 1 = AUD and Currency 2 = MYR)				
Base Currency	The currency of the Principal Amount				
Alternate Currency	The potential currency received by Investor				
Reference Dates	Trade Date – The date where the DCI is transacted. Start Date – The date where the Principal Amount is debited from the Investor's account and the commencement of the Investment. Expiry Date – The fixing date of the Reference Currency Pair to determine the outcome of the Investment. Maturity Date – The date where the Base or Alternate Currency will be credited back into the Investor's account. <ul style="list-style-type: none"> If the DCI lapse, the Investor will receive the Principal Amount and Enhanced Interest Amount in the Base Currency. If the DCI is exercised, the Investor will receive the Principal Amount and Enhanced Interest Amount in the Alternate Currency. 				
Valuation Time	At or about 2PM Kuala Lumpur time.				
Valuation Price	Reference Currency Pair Spot rate at Valuation Time on Expiry Date.				
Enhanced Interest Amount	Principal Amount * Enhanced Interest (%) * Investment Tenor / day-count.				
Interest Payment Frequency	Once, on the Maturity Date.				
Investment Tenor (days)	Commencing on and from the Investment Start Date and shall end on the Maturity Date. (inclusive of the Start Date and exclusive of the Maturity Date).				
Day-count convention	365 for MYR, SGD and GBP. 360 for USD, AUD, NZD, EUR, CNH and JPY.				
Base Redemption Formula	Principal Amount plus Enhanced Interest Amount in Base Currency.				
Alternate Redemption Formula	If Base Currency is Currency 1: Base Redemption Amount multiplied by the Strike Rate. If Base Currency is Currency 2: Base Redemption Amount divided by the Strike Rate.				
Possible Outcomes	<table border="1"> <tr> <td>If Base Currency is Currency 1</td> <td> <ul style="list-style-type: none"> If the Valuation Price is AT or BELOW the Strike Rate, the DCI will lapse. The Investor will receive the Base Redemption Amount on the Maturity Date. If the Valuation Price is ABOVE the Strike Rate, the DCI will be exercised. The Investor will receive the Alternate Redemption Amount on the Maturity Date. </td> </tr> <tr> <td>If Base Currency is Currency 2</td> <td> <ul style="list-style-type: none"> If the Valuation Price is AT or ABOVE the Strike Rate, the DCI will lapse. The Investor will receive the Base Redemption Amount on the Maturity Date. If the Valuation Price is BELOW the Strike Rate, the DCI will be exercised. The Investor will receive the Alternate Redemption Amount on the Maturity Date. </td> </tr> </table>	If Base Currency is Currency 1	<ul style="list-style-type: none"> If the Valuation Price is AT or BELOW the Strike Rate, the DCI will lapse. The Investor will receive the Base Redemption Amount on the Maturity Date. If the Valuation Price is ABOVE the Strike Rate, the DCI will be exercised. The Investor will receive the Alternate Redemption Amount on the Maturity Date. 	If Base Currency is Currency 2	<ul style="list-style-type: none"> If the Valuation Price is AT or ABOVE the Strike Rate, the DCI will lapse. The Investor will receive the Base Redemption Amount on the Maturity Date. If the Valuation Price is BELOW the Strike Rate, the DCI will be exercised. The Investor will receive the Alternate Redemption Amount on the Maturity Date.
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If Base Currency is Currency 2	<ul style="list-style-type: none"> If the Valuation Price is AT or ABOVE the Strike Rate, the DCI will lapse. The Investor will receive the Base Redemption Amount on the Maturity Date. If the Valuation Price is BELOW the Strike Rate, the DCI will be exercised. The Investor will receive the Alternate Redemption Amount on the Maturity Date. 				
4. What are the key terms and conditions of this product that I should know?					
Redemption at Maturity	The payment of the Principal Amount plus Enhanced Interest Amount on the Maturity Date can be either in the Base Currency or Alternate Currency, depending on the fixing result of the Reference Currency Pair Spot Rate at or about 2PM Kuala Lumpur time on the Expiry Date. The redemption at maturity will be credited into the Investor's account on the Maturity Date as stipulated in the Term Sheet.				
Cooling-off period	There is NO cooling off period for this Investment				
Early withdrawal	Early withdrawal of Investment is discouraged as the Investor may incur premature withdrawal costs which could result in the Investor LOSING PART or the entire Principal Amount invested. Interest earned during the Investment period prior to early withdrawal/termination of the Investment will ALL be forfeited. The Investor shall only receive the Principal Amount less Unwinding Costs on the withdrawal day. Unwinding cost varies depending on the market conditions, such as the underlying asset's spot rate, interest rate volatility, future interest rate levels, and the remaining tenor of the investment at the time of the early withdrawal.				
This product is not insured by Perbadanan Insurans Deposit Malaysia (PIDM).					
Under Section 158 of the Capital Markets and Services Act 2007 (CMSA), investors are not covered by the compensation fund. The compensation fund does not extend to the investor who has suffered monetary loss as a result of a defalcation, or fraudulent misuse of moneys or other property, by any director, office, employee or representative of Kenanga Investment Bank Berhad.					

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5. Who am I investing with?

The Investor is investing with **Kenanga Investment Bank Berhad** (Co. Reg. No. 197301002193 (15678-H)), a licensed Investment Bank in Malaysia.

6. What are the possible outcomes of my Investment?

ILLUSTRATION ON PRODUCT RETURNS

Scenario Analysis 1: Base Currency is Currency 1 in the Reference Currency Pair (AUD)

The calculation below is for illustration purposes only and is based on the following parameters:

Base Currency and Principal Amount	AUD100,000.00	Prevailing Spot Rate	3.2800
Alternate Currency	MYR	Strike Rate	3.2830
Reference Currency Pair	AUD/MYR	Investment Tenor	7 days
Base Currency	Currency 1	Enhanced Interest (%)	12.00%p.a.

Best Case Scenario:

If the Valuation Price is **BELOW** the Strike Rate, the Investor earns an Enhanced Interest of 12.00%p.a. The Investor will receive the Principal Amount plus the Enhanced Interest Amount in the Base Currency on the Maturity Date.

Reference Currency Pair Spot Rate on the Expiry Date at 2PM KL time: 3.2825

Base Currency & Principal Amount	Enhanced Interest (%p.a.)	Investment Tenor (days)	Strike Rate	Expiry Result	Payment in Base Currency
AUD 100,000.00	12.00%	7	3.2830	LAPSED	AUD 100,233.33

Principal Amount plus Enhanced Interest Amount in **Base Currency**

= Principal Amount + (Principal Amount * Enhanced Interest (%) * Investment Tenor / day-count)

= AUD100,000.00 + (AUD100,000.00 * 12.00%p.a. * 7 days / 360) = AUD100,233.33

Worst Case Scenario:

If the Valuation Price is **AT or ABOVE** the Strike Rate, the Investor earns an Enhanced Interest of 12.00%p.a. The Principal Amount plus the Enhanced Interest Amount in the Base Currency will be converted to the Alternate Currency at the pre-agreed Strike Rate. On the Maturity Date, the Investor takes delivery of the Alternate Currency AUD at 3.2830 corresponding to the pre-agreed Strike Rate.

Reference Currency Pair Spot Rate on the Expiry Date at 2PM KL time: 3.2910

Base Currency & Principal Amount	Enhanced Interest (%p.a.)	Investment Tenor (days)	Strike Rate	Expiry Result	Payment in Alternate Currency
AUD 100,000.00	12.00%	7	3.2830	EXERCISED	MYR 329,066.02

Principal Amount plus Enhanced Interest Amount in the **Alternate Currency**

= [Principal Amount + (Principal Amount * Enhanced Interest (%) * Investment Tenor / day-count)] x Strike Rate

= [AUD 100,000.00 + (AUD 100,000.00 * 12.00%p.a. * 7 days / 360)] x 3.2830

= AUD 100,233.33 x 3.2830 = MYR 329,066.02

If the MYR amount is reconverted at the prevailing exchange rate, the Investor may realize a much lower return compared to 12.00% p.a. and may even realize a negative yield.

= MYR 329,066.02 / 3.2910

= AUD 99,989.67 (loss of AUD 10.33)

Scenario Analysis 2: Base Currency is Currency 2 in the Reference Currency Pair (MYR)

The calculation below is for illustration purposes only and is based on the following parameters:

Base Currency and Principal Amount	MYR100,000.00	Prevailing Spot Rate	3.2800
Alternate Currency	AUD	Strike Rate	3.2750
Reference Currency Pair	AUD/MYR	Investment Tenor	7 days
Base Currency	Currency 2	Enhanced Interest (%)	12.00%p.a.

Best Case Scenario:

If the Valuation Price is **AT or ABOVE** the Strike Rate, the Investor earns an Enhanced Interest of 12.00%p.a. The Investor will receive the Principal Amount plus the Enhanced Interest Amount in the Base Currency on the Maturity Date.

Reference Currency Pair Spot Rate on the Expiry Date at 2PM KL time: 3.2770

Base Currency & Principal Amount	Enhanced Interest (%p.a.)	Investment Tenor (days)	Strike Rate	Expiry Result	Payment in Base Currency
MYR 100,000.00	12.00%	7	3.2750	LAPSED	MYR 100,230.14

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Principal Amount plus Enhanced Interest Amount in the **Base Currency**
 = **Principal Amount + (Principal Amount * Enhanced Interest (%) * Investment Tenor / day-count)**
 = MYR100,000.00 + (MYR100,000.00 * 12.00%p.a. * 7 days / 365) = MYR100,230.14

Worst Case Scenario:

If the Valuation Price is **BELOW** the Strike Rate, the Investor earns an Enhanced Interest of 12.00%p.a. The Principal Amount plus the Enhanced Interest Amount in the Base Currency will be converted to the Alternate Currency at the pre-agreed Strike Rate. On Maturity Date, the Investor takes delivery of the Alternate Currency AUD at 3.2750 corresponding to the pre-agreed Strike Rate.

Reference Currency Pair Spot Rate on the Expiry Date at 2PM KL time: 3.2650

Base Currency & Principal Amount	Enhanced Interest (%p.a.)	Investment Tenor (days)	Strike Rate	Expiry Result	Payment in Alternate Currency
MYR 100,000.00	12.00%	7	3.2750	EXERCISED	AUD30,604.62

Principal Amount plus Enhanced Interest Amount in the **Alternate Currency**
 = [Principal Amount + (Principal Amount * Enhanced Interest (%) * Investment Tenor / day-count)] / Strike Rate
 = [MYR100,000.00 + (MYR100,000.00 * 12.00%p.a. * 7 days / 365)] / 3.2750
 = MYR100,230.14 / 3.2750 = AUD30,604.62

If the AUD amount is reconverted at the prevailing exchange rate, the Investor may realize a much lower return compared to 12.00% p.a. and may even realize a negative yield.
 = AUD30,604.62 x 3.2650
 = MYR99,924.08 (loss of MYR75.92)

KEY RISKS

- Credit Risk/Bank Default Risk**
 The contract with the Investor represents a general unsecured contractual obligation which will rank equal with other existing and future general contractual obligations. If the Investor wishes to invest in this product, you should be taking note of the Bank's credit risk and you must therefore make your own assessment of the Bank's credit risk. The Investor is placing funds with the Bank and is therefore relying on the Bank's ability to pay any interest and the Principal Amount at maturity.
- Market Risk**
 The market value of this Investment is subject to many factors, including, but not limited to the foreign exchange rate, the level and shape of the relevant interest yield curve, levels of foreign exchange rate volatility and the implied future discretion and liquidity of such factors.
- Foreign Exchange Risk**
 Foreign currency investment is subject to rate fluctuations which may provide both opportunities and risks. The Investor should note that any currency movements may potentially affect the redemption amount. Further, the Investor may experience a loss when he/she reconverts the Alternate Currency amount back to the Base Currency. The Investor should therefore determine whether any foreign currency investment is suitable for him/her in light of his/her investment objectives, his/her financial means and his/her risk profile.
- Premature Withdrawal Risk**
 If the Investment is redeemed by the Investor prior to the Maturity Date, the Investor may LOSE PART or ALL of the Principal Amount invested.
- Option Risk**
 This Investment is combined from many financial instruments, including options. Hence, the delivery of the Alternate Currency of the Principal Amount plus Enhanced Interest Amount is subject to the result of the options embedded in this product.

FEES AND CHARGES

7. What are the fees and charges involved?

There will be no charges or fees when transacting Dual Currency Investment (DCI).

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

Unwinding Cost for Early Withdrawal

The simulations of early withdrawal are for illustration purpose only and it is based on the assumption of the unchanged interest rate volatility and future interest rate levels. The illustration above does not represent the actual unwinding cost that may be available to you as the unwinding cost is different for every investment.

Based on Scenario 1: Base Currency is Currency 1 in the Reference Currency Pair (AUD)

- If the Investor early withdraw/terminates the investment 5 days before the Maturity Date when the Base Currency spot rate has weakened to 3.2600, the cost to unwind this investment is AUD250.00.

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AUD100,000.00 – AUD250.00 = AUD99,750.00 will be credited into the Investor's account on T+2.

- If the Investor early withdraw/terminates the investment 5 days before the Maturity Date when the Base Currency spot rate has strengthened to 3.2880, the cost to unwind this investment is AUD750.00.

AUD100,000.00 – AUD750.00 = AUD99,250.00 will be credited into the Investor's account on T+2.

Based on Scenario 2: Base Currency is Currency 2 in the Reference Currency Pair (MYR)

- If the Investor early withdraw/terminates the investment 5 days before the Maturity Date when the Base Currency spot rate has weakened to 3.2890, the cost to unwind this investment is MYR250.00.

MYR100,000.00 – MYR250.00 = MYR99,750.00 will be credited into the Investor's account on T+2.

- If the Investor early withdraw/terminates the investment 5 days before the Maturity Date when the Base Currency spot rate has strengthened to 3.2530, the cost to unwind this investment is MYR750.00.

MYR100,000.00 – MYR750.00 = MYR99,250.00 will be credited into the Investor's account on T+2.

CONTACT INFORMATION

9. Who should I contact for further information or to lodge a complaint?	
i. For internal dispute resolution, you may contact the Client Dealer Representative Management of Kenanga Investment Bank Berhad:	<p>Client Dealer Representative Management</p> <p>(a) via phone to: 03-2172 2888 Ext 8686 (b) via fax to: 03-2172 2692 (c) via email to: complaints@kenanga.com.my (d) via letter to: Client Dealer Representative Management Kenanga Investment Bank Berhad Level 12, Kenanga Tower No 237, Jalan Tun Razak, 50400 Kuala Lumpur</p>
ii. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industry Dispute Resolution Corporation (SIDREC):	<p>Securities Industry Dispute Resolution Corporation (SIDREC)</p> <p>(a) via phone to: 03-2282 2280 (b) via fax to: 03-2282-3855 (c) via email to: info@sidrec.com.my (d) 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</p>
iii. You can also direct your complaint to the SC even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Investor Affairs & Complaints Department:	<p>SC's Investor Affairs & Complaints Department</p> <p>(a) Via phone to the Aduan Hotline at: 03-6204 8999 (b) Via fax to: 03-6204 8991 (c) Via e-mail to: aduan@seccom.com.my (d) Via online complaint form available at www.sc.com.my (e) Via letter to: Investor Affairs & Complaints Department Securities Commission Malaysia 3 Persiaran Bukit Kiara Bukit Kiara 50490 Kuala Lumpur</p>
iv. If you wish to refer your complaint to Bank Negara Malaysia, you may contact:	<p>• Laman Informasi Nasihat dan Khidmat (BNMLINK)</p> <p>(a) Via phone: 03-2698 8044 (ext: 8950 / 8958) (b) Via website: http://www.bnm.gov.my/bnmlink/index.htm</p> <p>• BNM TELELINK</p> <p>(a) Via phone: 1300-88-LINK (1300-88-5465) (b) Via fax: 03-2174 1515 (c) Via email: bnmteleshop@bnm.gov.my (d) Via letter: Laman Informasi Nasihat dan Khidmat (LINK) Bank Negara Malaysia P.O. Box 10922 50929 Kuala Lumpur</p>

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