

## **FIRST SUPPLEMENTAL PROSPECTUS FOR AFFIN HWANG ENHANCED DEPOSIT FUND**

**Manager** : **Affin Hwang Asset Management Berhad (429786-T)**

**Trustee** : **HSBC (Malaysia) Trustee Berhad (1281-T)**

This First Supplemental Prospectus is dated 25 October 2019.

The Affin Hwang Enhanced Deposit Fund was constituted on 18 April 2005.

The constitution date of the Fund is also the launch date of the Fund.

**INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS FIRST SUPPLEMENTAL PROSPECTUS WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 31 MARCH 2017. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.**

**FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE "RISK FACTORS" COMMENCING ON PAGE 4 OF THE PROSPECTUS DATED 31 MARCH 2017.**

**THIS IS A FIRST SUPPLEMENTAL PROSPECTUS WHICH HAS TO BE READ IN CONJUNCTION WITH THE PROSPECTUS DATED 31 MARCH 2017**

**Responsibility Statements**

This First Supplemental Prospectus has been reviewed and approved by the directors of Affin Hwang Asset Management Berhad and they collectively and individually accept 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 statements, or omission of other facts which would make any statement in this First Supplemental Prospectus false or misleading.

**Statements of Disclaimer**

The Securities Commission Malaysia has authorised the Fund and a copy of this First Supplemental Prospectus has been registered with the Securities Commission Malaysia.

The authorisation of the Fund, and registration of this First Supplemental Prospectus, should not be taken to indicate that Securities Commission Malaysia recommends the said Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in the Prospectus dated 31 March 2017 or this First Supplemental Prospectus.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Affin Hwang Asset Management Berhad, the management company responsible for the said Fund and takes no responsibility for the contents in this First Supplemental Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this First Supplemental Prospectus, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

**Additional Statements**

Investors should note that they may seek recourse under the *Capital Markets and Services Act 2007* for breaches of securities laws including any statement in this First Supplemental Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to this First Supplemental Prospectus or the conduct of any other person in relation to the Fund.

This First Supplemental Prospectus is not intended to and will not be issued and distributed in any country or jurisdiction other than in Malaysia ("Foreign Jurisdiction"). Consequently, no representation has been and will be made as to its compliance with the laws of any Foreign Jurisdiction. Accordingly, no issue or sale of Units to which this First Supplemental Prospectus relates may be made in any Foreign Jurisdiction or under any circumstances where such action is unauthorised.



**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.**

**THIS IS A FIRST SUPPLEMENTAL PROSPECTUS WHICH HAS TO BE READ IN CONJUNCTION  
WITH THE PROSPECTUS DATED 31 MARCH 2017**

**Unless otherwise provided in this First Supplemental Prospectus, all the capitalised terms used herein shall have the same meanings as ascribed to them in the Prospectus dated 31 March 2017.**

EXPLANATORY NOTES

1. This First Supplemental Prospectus is issued mainly to reflect the change of cut-off time to submit a purchase or repurchase application and a switching transaction form by Unit Holders to us at or before 2.30 p.m. on a Business Day (or "T day").
2. In addition, other information in the Prospectus have been updated or deleted to reflect other changes, amongst others, the removal of the good and services tax, changes in the board of directors of the Manager and other updates which are general in nature.

**A. CORPORATE DIRECTORY**

**Page 1 of the Prospectus**

(i) The information on the "Board of Directors of the Manager" is hereby deleted in its entirety and replaced with the following:

- Raja Tan Sri Dato' Seri Aman bin Raja Haji Ahmad (Non-independent Director)
- Datuk Maimoonah binti Mohamed Hussain (Non-independent Director)
- Ms Eleanor Seet Oon Hui (Non-independent Director)
- Mr Teng Chee Wai (Non-independent Director)
- Faizal Sham bin Abu Mansor (Independent Director)
- Maj. Gen. Dato' Zulkiflee bin Mazlan (R) (Independent Director)

(ii) The information on the Trustee's Delegate is hereby deleted in its entirety and replaced with the following:

"Trustee's Delegate (for foreign asset)  
The Hongkong And Shanghai Banking Corporation Limited  
6/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Hong Kong.  
Tel No.: (852)2288 6111

Trustee's Delegate (for local asset)  
The Hongkong And Shanghai Banking Corporation Limited (As Custodian) and assets held through HSBC  
Nominees (Tempatan) Sdn Bhd (Co. No. 258854-D)  
No 2 Leboh Ampang, 50100 Kuala Lumpur  
Tel No.: (603)2075 3000  
Fax No.: (603)2179 6488

The Hongkong And Shanghai Banking Corporation Limited (As Custodian) and assets held through HSBC  
Bank Malaysia Berhad (Co. No. 127776-V)  
No 2 Leboh Ampang, 50100 Kuala Lumpur  
Tel No.: (603)2075 3000  
Fax No.: (603)2179 6488"

**B. ABBREVIATION**

**Page 2 of the Prospectus**

The definition of "GST" is hereby deleted in its entirety.

**THIS IS A FIRST SUPPLEMENTAL PROSPECTUS WHICH HAS TO BE READ IN CONJUNCTION WITH THE PROSPECTUS DATED 31 MARCH 2017**

**C. GLOSSARY**

**Pages 3 of the Prospectus**

The definition of “Unit Holder” is hereby deleted in its entirety and replaced with the following:

“Unit Holder,            Means the person / corporation registered as a holder of Units, including persons jointly  
you                            registered.”

**D. ABOUT AFFIN HWANG ENHANCED DEPOSIT FUND**

**Page 9 of the Prospectus**

**VALUATION OF THE FUND**

The second bullet point in this section is hereby deleted in its entirety and replaced with the following:

- **Money market instruments**  
The valuation of MYR denominated money market instruments will be done using the price quoted by a BPA registered with the SC.

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**VALUATION POINT FOR THE FUND**

The information in this section is hereby deleted in its entirety and replaced with the following:

“The Fund will be valued at 6.00 p.m. on every Business Day (or “trading day” or “T” day).”

**E. DEALING INFORMATION**

**Page 11 of the Prospectus**

**HOW TO PURCHASE UNITS?**

The first and second bullet points in this section are hereby deleted in their entirety and replaced with the following:

- You may submit the purchase request by completing an application form and returning it to us at or before 2.30 p.m. on a Business Day.
- You are required to provide us with the following completed forms and documents. However, we reserve the right to request for additional documents before we process the purchase application.

Individual or Jointholder	Corporation
<ul style="list-style-type: none"> <li>• Account opening form;</li> <li>• Suitability assessment form;</li> <li>• Personal data protection notice form;</li> <li>• A copy of identity card or passport or any other document of identification; and</li> <li>• Foreign Account Tax Compliance Act (“FATCA”) and Common Reporting Standard (“CRS”) Self-certification Form.</li> </ul>	<ul style="list-style-type: none"> <li>• Account opening form;</li> <li>• Suitability assessment form;</li> <li>• Personal data protection notice form;</li> <li>• Certified true copy of memorandum and articles of association*;</li> <li>• Certified true copy of certificate of incorporation*;</li> <li>• Certified true copy of form 24 and form 49*;</li> <li>• Certified true copy of form 8, 9, 13, 20 and 44 (where applicable)*;</li> </ul>

**THIS IS A FIRST SUPPLEMENTAL PROSPECTUS WHICH HAS TO BE READ IN CONJUNCTION WITH THE PROSPECTUS DATED 31 MARCH 2017**

Individual or Jointholder	Corporation
	<ul style="list-style-type: none"> <li>• Latest audited financial statement;</li> <li>• Board resolution relating to the investment;</li> <li>• A list of the authorised signatories;</li> <li>• Specimen signatures of the respective signatories; and</li> <li>• Foreign Account Tax Compliance Act (“FATCA”) and Common Reporting Standard (“CRS”) Self-certification Form.</li> </ul> <p><i>* or any other equivalent documentation issued by the authorities.</i></p>

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**WHAT IS THE PROCESS OF THE PURCHASE APPLICATION?**

The first bullet point in this section is hereby deleted in its entirety and replaced with the following:

- If we receive your purchase application at or before 2.30 p.m. on a Business Day (or “T day”), we will create your Units based on the NAV per Unit for that Business Day. Any purchase request received or deemed to have been received by us after 2.30 p.m. will be transacted on the next Business Day (or “T + 1 day”), unless a prior arrangement is made to our satisfaction.

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**HOW TO REPURCHASE UNITS?**

The second bullet point in this section is hereby deleted in its entirety and replaced with the following:

- You may submit the repurchase request by completing a transaction form and returning it to us at or before 2.30 p.m. on a Business Day.

**Page 13 of the Prospectus**

**WHAT IS THE PROCESS OF REPURCHASE APPLICATION?**

The first bullet point in this section is hereby deleted in its entirety and replaced with the following:

- For a repurchase request received or deemed to have been received by us at or before 2.30 p.m. on a Business Day (or “T day”), Units will be repurchased based on the NAV per Unit for that Business Day. Any repurchase request received after 2.30 p.m. will be transacted on the next Business Day (or “T + 1 day”).

**Pages 13 - 14 of the Prospectus**

**SWITCHING FACILITY**

- (i) The fourth paragraph in this section is hereby deleted in its entirety and replaced with the following:

*“Switching from this Fund into other funds (or its classes) managed by us*

*You must complete a switching transaction form and submit it to us at or before the cut-off time of 2.30 p.m. on a Business Day (or “T day”) together with relevant supporting documents, if any. If we receive your switching request after 2.30 p.m., we will process your request on the next Business Day.”*

- (ii) The fifth paragraph in this section is hereby deleted in its entirety and replaced with the following:

*“You should note that the pricing day of a fund (or its class) may not be of the same day as we receive your switching application. Please see below the pricing policy of switching for all our funds:*

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Switching Out Fund	Switching In Fund	Pricing Day	
		Switching Out Fund	Switching In Fund
Money market fund	Non-money market fund	T Day	T Day
Non-money market fund	Non-money market fund		
Money market fund	Money market fund	T Day	T + 1 Day
Non-money market fund	Money market fund	T Day	At the next valuation point, subject to clearance of payment and money received by the intended fund"

**Pages 14 - 15 of the Prospectus**

**DISTRIBUTION POLICY**

- (i) The second paragraph of this section is hereby deleted in its entirety and replaced with the following:  

“All income distribution will be made in the form of cash or reinvestment as additional Units.”
- (ii) The following paragraph is hereby inserted after the fourth paragraph:  

“Notwithstanding the above, any distribution payable which is less than or equal to the amount of MYR 300.00 will be automatically reinvested on your behalf.”

**F. FEES, CHARGES AND EXPENSES**

**Page 16 of the Prospectus**

The first and second paragraphs of this section are hereby deleted in their entirety and replaced with the following:

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

You should be aware that all fees, charges and expenses referred to or quoted in this Prospectus (including any supplemental prospectus) and the Deed (including any supplemental deed) are referred to or quoted as being exclusive of any applicable tax. We (including the Trustee and other service providers of the Fund) will charge any other applicable taxes on the fees, charges and expenses in accordance with any other relevant or applicable laws.”

**Pages 17 - 18 of the Prospectus**

**GOODS AND SERVICES TAX**

The section on “GOODS AND SERVICES TAX” is hereby deleted in its entirety.

**Page 18 of the Prospectus**

The information in the box which appears at the end of the “Fees, Charges and Expenses” section is hereby deleted in entirety and replaced with the following:

**“All fees and charges payable by you are subject to all applicable taxes and/or duties as may be imposed by the government and/or the relevant authorities from time to time”**

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**G. PRICING**

**Page 19 of the Prospectus**

**COMPUTATION OF NAV AND NAV PER UNIT**

The third paragraph of this section is hereby deleted in its entirety and replaced with the following:

“Illustration on computation of NAV and NAV per Unit for a particular day:-

Units in Circulation	200,000,000.00
	<b>MYR</b>
Investments	110,000,000.00
Add other assets	50,000,000.00
Gross asset value	160,000,000.00
Less: Liabilities	30,000,000.00
NAV (before deduction of management fee and trustee fee for the day)	130,000,000.00
Less: Management fee for the day	1,780.82
Less: Trustee fee for the day	178.08
<b>NAV</b>	<b>129,998,041.10</b>
<b>NAV per Unit*</b>	<b>0.6500</b>

\* NAV per Unit is derived from NAV divided by Units in Circulation

The rounding policy is four (4) decimal points for the purposes of publication of the NAV per Unit.”

**Pages 20 – 21 of the Prospectus**

**COMPUTATION OF SELLING PRICE AND REPURCHASE PRICE**

(i) The information on the calculation of selling price is hereby deleted in its entirety and replaced with the following:

“For illustration purposes, let’s assume the following:

Investment Amount	MYR 10,000.00
Selling Price per Unit	MYR 0.50
Number Of Units Received*	MYR 10,000 ÷ MYR 0.50 = 20,000 Units
Sales Charge	0.00%
Sales Charge Paid By Investor**	0.00% x MYR 0.50 x 20,000 Units = MYR 0.00
Total Amount Paid By Investor***	MYR 10,000 + MYR 0.00 = MYR 10,000

Formula for calculating:-

\* Number of Units received =  $\frac{\text{Investment Amount}}{\text{Selling Price}}$

\*\* Sales Charge paid by investor = Sales Charge x Selling Price per Unit x Number of Units received

\*\*\* Total amount paid by investor = Investment Amount + Sales Charge paid by investor”

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- (ii) The information on the calculation of repurchase price is hereby deleted in its entirety and replaced with the following:

“For illustration purposes, let’s assume the following:

Units Repurchased	20,000 Units
Repurchase Price	MYR 0.50
Repurchased Amount <sup>^</sup>	20,000 Units x MYR 0.50 = MYR 10,000
Repurchase Charge	0.00%
Repurchase Charge Paid By Investor <sup>^^</sup>	0.00% x MYR 10,000 = MYR 0.00
Total Amount Received By Investor <sup>^^^</sup>	MYR 10,000 - MYR 0.00 = MYR 10,000

Formula for calculating:-

<sup>^</sup> Repurchase amount = Unit repurchased x Repurchase Price

<sup>^^</sup> Repurchase Charge paid by investor = Repurchase Charge x Repurchase amount

<sup>^^^</sup> Total amount received by investor = Repurchased amount - Repurchase Charge paid by investor”

## H. THE MANAGER

### Page 28 of the Prospectus

#### ABOUT AHAM

- (i) The first paragraph of this section is hereby deleted in its entirety and replaced by the following:

“AHAM was incorporated in Malaysia on 2 May 1997 and began its operations under the name Hwang–DBS Capital Berhad in 2001. In early 2014, AHAM was acquired by the Affin Banking Group (“Affin”) and hence, is now supported by a home-grown financial services conglomerate. Affin has over 39 years of experience in the financial industry which focuses on commercial, Islamic and investment banking services, money broking, fund management and underwriting of life and general insurance business. Meanwhile, AHAM has 16 years’ experience in the fund management industry. Additionally, AHAM is also 27% owned by Nikko Asset Management International Limited, a wholly-owned subsidiary of Tokyo-based Nikko Asset Management Co., Ltd., an Asian investment management franchise.”

- (ii) The third paragraph of this section is hereby deleted in its entirety and replaced by the following:

“AHAM’s head office is located in Kuala Lumpur and has a total of 7 main sales offices located in Peninsular and East Malaysia. The sales offices are in Penang, Ipoh, Johor Bahru, Melaka, Kuching, Miri and Kota Kinabalu.”

### Page 28 of the Prospectus

#### Board of Directors

The information on the Board of Directors has been deleted in its entirety and replaced by the following:

“Raja Tan Sri Dato’ Seri Aman bin Raja Haji Ahmad (Non-independent Director)

Datuk Maimoonah binti Mohamed Hussain (Non-independent Director)

Mr Teng Chee Wai (Non-independent Director)



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Ms Eleanor Seet Oon Hui (Non-independent Director)

Faizal Sham bin Abu Mansor (Independent Director)

Maj. Gen. Dato' Zulkiflee bin Mazlan (R) (Independent Director)"

**I. THE TRUSTEE**

**Pages 30 – 31 of the Prospectus**

**Trustee's Delegate**

The information in this section is hereby deleted in its entirety and replace with the following:

"The Trustee has appointed the Hongkong and Shanghai Banking Corporation Ltd as custodian of both the local and foreign assets of the Fund. For quoted and unquoted local investments of the Fund, the assets are held through their nominee company, HSBC Nominees (Tempatan) Sdn Bhd and/or HSBC Bank Malaysia Berhad. The Hongkong and Shanghai Banking Corporation Ltd is a wholly owned subsidiary of HSBC Holdings Plc, the holding company of the HSBC Group. The custodian's comprehensive custody and clearing services cover traditional settlement processing and safekeeping as well as corporate related services including cash and security reporting, income collection and corporate events processing. All investments are registered in the name of the Trustee or to the order of the Trustee. The custodian acts only in accordance with instructions from the Trustee.

The Trustee shall be responsible for the acts and omissions of its delegate as though they were its own acts and omissions.

However, the Trustee is not liable for the acts, omissions or failure of third party depository such as central securities depositories, or clearing and/or settlement systems and/or authorised depository institutions, where the law or regulation of the relevant jurisdiction requires the Trustee to deal or hold any asset of the Fund through such third parties.

Particulars of the Trustee's Delegate

For foreign asset:

The Hongkong And Shanghai Banking Corporation Limited  
6/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Hong Kong.  
Telephone No: (852)2288 6111

For local asset:

- (i) The Hongkong And Shanghai Banking Corporation Limited (As Custodian) and assets held through HSBC Nominees (Tempatan) Sdn Bhd (Co. No. 258854-D)  
No 2 Leboh Ampang, 50100 Kuala Lumpur  
Telephone No: (603)2075 3000 Fax No: (603)2179 6488
- (ii) The Hongkong And Shanghai Banking Corporation Limited (As Custodian) and assets held through HSBC Bank Malaysia Berhad (Co. No. 127776-V)  
No 2 Leboh Ampang, 50100 Kuala Lumpur  
Telephone No: (603)2075 3000 Fax No: (603)2179 6488"

**J. CONFLICT OF INTEREST**

**Page 32 of the Prospectus**

**Related Party Transaction**

The information in this section is hereby deleted in its entirety and replaced with the following:

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<b>Name of Party Involved in the Transaction</b>	<b>Nature of Transaction</b>	<b>Name of Related Party</b>	<b>Nature of Relationship</b>
AHAM	Placement of deposit and money market instruments	Affin Hwang Investment Bank Berhad (Affin Hwang IB)	Affin Hwang IB holds 63% equity interest in the Manager.

**Page 32 of the Prospectus**

The following information is hereby inserted after the “Related Party Transactions”:

**“Details of the Substantial Shareholders of AHAM’s Direct and Indirect Interest in other Corporation Carrying on a Similar Business**

Save as disclosed below, as at 15 July 2019, the substantial shareholders of AHAM, do not have any direct or indirect interest in other corporations carrying on similar business:

Nikko Asset Management International Limited, a substantial shareholder of AHAM, is wholly owned by Nikko Asset Management Co., Ltd. (“Nikko AM”). Nikko AM’s office is situated in Japan where it provides investment management services, focused on sourcing, packaging and distributing retail investment fund products which are managed in-house or outsourced to third party sub-advisers.

**Details of the Directors of AHAM’s Direct and Indirect Interest in other Corporation Carrying on a Similar Business**

Save as disclosed below, as at 15 July 2019, the directors of the Manager do not have any direct and indirect interest in other corporations carrying on a similar business:

Mr Teng Chee Wai, as a shareholder of the Manager, has an indirect interest in AIIAMAN Asset Management Sdn Bhd. AIIAMAN Asset Management Sdn Bhd is wholly-owned by the Manager.”

**K. CONSENTS**

**This is a new section and the following statement is hereby inserted after “DOCUMENTS AVAILABLE FOR INSPECTION”:**

“The Trustee and Trustee’s delegate (custodian function) have given their consent to the inclusion of their names and statements in the form and context in which such names and statements appear in this First Supplemental Prospectus and Prospectus dated 31 March 2017 and have not been subsequently withdrawn such consent before the issue of this First Supplemental Prospectus and Prospectus dated 31 March 2017.”

**L. DIRECTORY OF SALES OFFICE**

**Page 39 of the Prospectus**

The information on the sales offices of Affin Hwang Asset Management Berhad is hereby deleted in its entirety and replaced with the following:

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WITH THE PROSPECTUS DATED 31 MARCH 2017**

**“AFFIN HWANG ASSET MANAGEMENT BERHAD:**

**HEAD OFFICE**

Ground Floor, Menara Boustead  
69 Jalan Raja Chulan  
50200 Kuala Lumpur  
Tel : 03 – 2116 6000  
Fax : 03 – 2116 6100  
Toll Free No : 1-800-88-7080  
Email: [customercare@affinhwangam.com](mailto:customercare@affinhwangam.com)  
Website: [www.affinhwangam.com](http://www.affinhwangam.com)

**PENANG**

No. 10-C-23 & 10-C-24, Precinct 10  
Jalan Tanjung Tokong  
10470 Penang  
Tel : 04 – 899 8022  
Fax : 04 – 899 1916

**PERAK**

13A Persiaran Greentown 7  
Greentown Business Centre  
30450 Ipoh, Perak  
Tel: 05 - 241 0668  
Fax: 05 – 255 9696

**JOHOR**

Unit 22-05, Level 22  
Menara Landmark  
No. 12, Jalan Ngee Heng  
80000 Johor Bahru  
Johor  
Tel : 07 – 227 8999  
Fax : 07 – 223 8998

**MELAKA**

Ground Floor  
No. 584 Jalan Merdeka  
Taman Melaka Raya  
75000 Melaka  
Tel: 06 -281 2890  
Fax: 06 -281 2937

**SABAH**

Unit 1.09(a), Level 1, Plaza Shell  
29, Jalan Tunku Abdul Rahman  
88000 Kota Kinabalu, Sabah  
Tel : 088 - 252 881  
Fax : 088 - 288 803”

**SARAWAK**

Ground Floor, No. 69  
Block 10, Jalan Laksamana Cheng Ho  
93200 Kuching, Sarawak  
Tel : 082 – 233 320  
Fax : 082 – 233 663

1<sup>st</sup> Floor, Lot 1291  
Jalan Melayu, MCLD  
98000 Miri, Sarawak  
Tel : 085 - 418 403  
Fax : 085 – 418 372